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JUNE 2010 • WWW.CHOICE.COM.AU



Hit the road

Save money and avoid getting the run-around with our guide to buying a new car



Pie in the face

Can you find an iconic meat pie in the supermarket that's healthy and cheap?

Lab tests

eBook readers
Vacuum cleaners
Smartphone operating systems
Dishwashers
Electronic heaters
Compact computers
Electronic program guides

Bottle shock

Could super-cheap liquor prices cripple the industry?

PLUS

Travel agencies – should you book online or in person?

The tricks and truths of food labelling

Your verdict on discount pharmacies

Organ donation: ensure your wishes are met

How smartphones are revolutionising mobile banking

Can retirement income really be guaranteed 'for life'?



103 PRODUCTS
RATED!

Join three families in our CHOICE greener living challenge

COMMENT

All about the apps

One of CHOICE's primary goals is to offer you the services and the information you want, when you want it, and in the most relevant format



On several occasions I have commented on CHOICE's commitment to giving you more value for your money – not just in the products and services we review, but also in the products and services we provide. We will always strive to be essential and relevant in your

lives and never take your support for granted.

Given the rapidly evolving technological world in which we live, one important element of our product and service delivery is to give you the information you want, when and where you want it and in a format that's right for you. Experimenting with different formats and media is one way we can cater to members' varying needs; we know some members research long before buying, while others want information to hand at the point of purchase.

With this firmly at the forefront of our minds, we have now launched our first iPhone apps – and the good news is they are free for members to download. These particular apps are cut-down versions of CHOICE's full reports on compact digital cameras and strollers, showing Best Buys and product specifications, as well as offering "search" and "favourites" capability. To find out more, visit www.choice.com.au/camera_app and www.choice.com.au/stroller_app

CHOICE's focus for this year is to continue improving both our magazine and website (www.choice.com.au),

as well as to add new products and services so the value you derive from us increases all the time.

Our new Member Insights team is now in place; its mission is to reach into your world by asking you to complete surveys that help other members – so please help if you can by completing a survey of interest to you.

Every day I speak to members about the good, the bad and the indifferent in regard to what we do and how we can better serve you. If you have any ideas you'd like to share about how we can improve our products and services, please call me on the number below.

CHOICE is an independent social enterprise, funded by you, our members. Any profit we make is ploughed back into the work we do, to ensure we can unlock the power of more consumers. We haven't increased subscription prices for two years, in acknowledgement of the financial difficulties people have been experiencing during the global economic downturn.

However, in order to ensure we can continue this vital work and deliver on our vision to make Australian consumers the most savvy and active in the world, from July 1st we will be increasing our prices by the equivalent of \$1 per quarter for CHOICE Magazine, CHOICE Online and CHOICE Plus members. For CHOICE Computer and Health Reader members, the annual increase will be \$2. We will invest this modest rise in making CHOICE an even better organisation for you, our members, and for consumers generally.

Nick Stace, CEO
Phone 1800 266 786

CHOICE. Make the right one.

CHOICE gives you the power to choose the very best goods and services, and avoid the worst. We pay full price for the products we test, so we remain 100% independent. We don't take advertising and we don't accept freebies from industry.

We're not a government body and our consumer publishing and advocacy is almost entirely funded by subscriptions to our magazines, to www.choice.com.au and from other services we supply for the benefit of consumers.

CHOICE product ratings are based on lab tests, expert assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

SUBSCRIBE CHOICE Plus personal; \$33 per quarter for magazine and full online access: **CHOICE** personal subscription: one year \$86, two years \$154.80; Company/institution: one year \$172, two years \$309.60. **ONLINE membership** \$22.95 per

quarter. **CHOICE COMPUTER** personal subscription: One year \$50, two years \$90; Company/institution: one year \$100, two years \$180. Surcharges apply to overseas shipments. **SUBSCRIPTION AND RENEWAL** Call 1800 069 552.

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04 Consumer News

Body size data; electric cars; mobile phone warranties; telco disputes; solar rebate; yoghurt exposé; BPA ban; wholegrains; debit cards

09 First Look

Solar-powered battery charger; Overhead cooking appliance

10 Your Say

Unfair billing; lifejacket safety; food prices; eBay; Your Say online

13 Campaigns

Uniform consumer law

14 Greener living: Part 1

CHOICE puts three families under the sustainability microscope

18 Bottle shops

Consumers love the low prices, but at what cost to the industry?

22 Meat pies

What's really inside them?

25 Travel bookings

Online vs. traditional agencies

28 Organ donation

Potential donors need to register

31 Food labelling

Twelve shonky tricks to watch for

34 Discount pharmacies

How can they sell cheaper scripts?

57 New car buyer's guide

Our expert tips for a better deal

60 Smartphone banking

The Apple iPhone revolution

62 Electronic TV guides

Stress-free program planning

64 Retirement income products

"Money for life" guaranteed?

67 Index

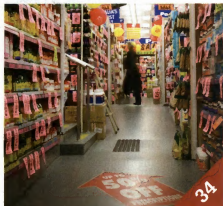
68 Hard Word



18



22

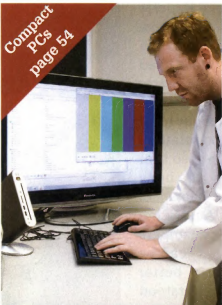


34



57

Compact PCs
page 54



Lab tests

38 EBOOK READERS

Electronic book readers are improving, but they still have a way to go

42 VACUUM CLEANERS

Have mid-priced bin models improved or should you still stick with the bag?

46 SMARTPHONE OPERATING SYSTEMS

We look at the most popular operating systems found in today's smartphones

48 DISHWASHERS

Can they perform well AND be cheap to run?

52 ELECTRIC HEATERS

Twenty on test to see which best beat the winter chill

54 COMPACT PCs

Do good things really come in small packages?

Experts believe there is a clear need for better information on our local population, so that the body shapes of Australian consumers can be better understood



BODY SIZE DATA

Sizing up our bodies

Australia is falling behind in a global push for up-to-date body measurements.

The International Organisation for Standardisation (ISO) has published a report compiling up-to-date anthropometric data (human body measurement), in an effort to help ensure clothing, workplaces, transportation, homes and recreational activities better match today's body sizes.

With changing standards of living, the body dimensions of people in many countries have been increasing over the past few decades. The new report, ISO/TR 7250-2:2010, aims to identify physical variations in human body sizes around the world so that manufacturers can access a realistic view of the diversity in body shapes and sizes across populations.

According to the report, the average height and weight of an American man is 1.76m and 80kg, while the average Thai man is 1.67m and 64kg. An average Dutch woman measures

1.67m and weighs 72 kg, while an average Japanese woman measures 1.57m and weighs 51kg.

The report also provides updated country-specific body size data, focusing on working-age people within "ISO populations", which include Austria, Germany, Italy, Japan, Kenya and the US. Despite being an ISO member, Australia did not participate in the project, acting only as an observer member.

Last year, CHOICE examined problems around the lack of up-to-date anthropometric data in Australia and how it relates to inconsistencies in clothing sizes (CHOICE, June 2009). The experts we spoke to said there is a clear need for better information on our local population, which would allow manufacturers of a wide variety of products to better understand the body shapes of Australian consumers. **KATE BROWNE**

SUSTAINABILITY

Plug in and drive away

Electric cars a step closer to reality for Aussie drivers.

Global electric vehicle infrastructure company, Better Place, will begin rolling out its network of plug-in-and-charge hybrid electric vehicles (EVs) and pure EVs in Australia next year. The organisation is building the infrastructure and network with energy provider AGL, and aims to deliver a range of services to drivers of EVs, starting in Canberra in late 2011, followed by southern NSW, then rolling out throughout the rest of the country in late 2012.

Better Place is looking into providing and maintaining the lithium-ion batteries for EVs, and reducing the upfront cost of an EV for car buyers. Services will include charge-stations in office car parks and retail areas, as well as in home garages.

The organisation – which has hit the streets of Tokyo with switchable-battery electric taxis that allow drivers to exchange a depleted battery for a fully charged one in less time than it takes to fuel a tank – has also recently inked a deal with Chery Automobile, China's largest independent automaker, to develop EVs with switchable batteries (see below).

Renault has already unveiled its first such model, the Fluence Z.E.. **TANYA FONG**



MOBILE PHONES

Hands-on warranty

Your handset is covered under your mobile phone contract along with your telco's service.

A mobile phone you buy as part of a service contract is covered by the statutory warranty for the life of that contract. That's the latest advice from the Australian Competition and Consumer Commission (ACCC) on mobile phone service contracts.

A phone that is part of a 24-month service contract, for example, is covered by free unlimited repairs if it fails or develops faults during the entire 24-month contract period. This doesn't include phones that are affected by misuse or accidental damage.

The ACCC issued the statement to remind telcos of their responsibilities,

after learning that some companies are claiming a handset is not part of the service contract if it fails, and the consumer is up for the cost of repair or replacement.

This announcement comes after Vodafone Hutchison Australia recently resolved similar warranty issues, and Nokia Care Centres agreed to cease using an unfair refund policy and service agreement following intervention from the ACCC.

The ACCC is also working with Telstra and Optus to ensure they understand their responsibilities regarding mobile phones on service contracts. **ROSALYN PAGE**

**IN BRIEF****FREE REDUNDANCY ADVICE**

People who are about to receive, or are contemplating accepting, a redundancy package often face a barrage of information and some difficult financial decisions. Advice and information is available from the National Information Centre on Retirement Investments, a free, independent and confidential service. Call 1800 660 391 or visit <http://redundancy.nicri.org.au>.

SCOOP OF THE DAY

Looking to save 50% on an Italian dinner for two? You can find this and other deals at www.scoopon.com.au. Recently launched by Australian online retailer Catch of the Day (www.catchoftheday.com.au), a website that sells products at bargain prices for one day, Scoopon offers the same daily discounts on services such as restaurant meals, spray-on tans, tours and more, in major cities around the nation.

TELECOMMUNICATIONS**Beating bill shock**

More help for disputes about expensive telco bills is on its way.

Disgruntled consumers may soon have greater powers to pursue their complaints.

The Minister for Broadband, Communications and the Digital Economy, Senator Stephen Conroy, has announced changes that will allow the Australian Communications and Media Authority (ACMA) to develop legally enforceable industry standards.

Corporations failing to comply with these standards will face penalties of up to \$250,000.

To stem the growing tide of complaints – up to 900 daily – to the Telecommunications Industry Ombudsman (TIO) regarding customer service and complaints handling in the telecommunication industry, ACMA will conduct a formal inquiry into these issues.

Among several examples of disputed bills involving large sums brought before the TIO are about \$50,000 for mobile phone data download, and about \$55,000 for excess internet usage. **UTA MIHM**

**CHOICE
ONLINE**

Don't always assume the fine print in any contract you sign is automatically lawful or binding. Log on to www.choice.com.au/warranties to learn more about your legal warranty rights.

IN SEARCH OF SUSTAINABLE TUNA

Greenpeace has released its sustainability ranking of 10 brands of canned tuna, with Greenseas, Coles Skipjack and Aldi Albacore tuna making up the top three. The ranking for each brand is based on whether the tuna is fished sustainably and lawfully, and whether the tuna can be labelled correctly. To find out how your favourite brand ranks, go to www.greenpeace.org/australia and search for "canned tuna guide".

The insulation component of the Renewable Energy Bonus Scheme has been scrapped, however the Solar Hot Water Rebate of up to \$1000 will go ahead as planned

Check with
Centrelink
or the ATO
to see
whether
pension
payments
are
affected
when you
sell your
excess
electricity

SUSTAINABILITY

Pulling the power plug

As hitches to the government's energy efficiency programs are exposed, some consumers are finding out the programs may not always work in their favour.

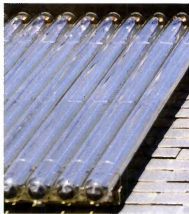
The insulation component of the Renewable Energy Bonus Scheme (REBS), due to begin this month, has been scrapped following the federal government's review of the Home Insulation Program. However, the Solar Hot Water Rebate will go ahead as planned. Under the new scheme, householders are eligible for a \$1000 rebate for the cost of installing a solar hot water system, which is now claimable through Medicare.

Rebates for solar hot water systems and panels are not counted as income for social security purposes, but if you're a pensioner and thinking of installing solar panels, check with Centrelink or the Australian Tax Office

to see if your pension payments will be affected when you sell your excess electricity. One consumer, who spent \$11,000 to install solar panels on his home, discovered the credits he received on his power bill from selling off excess power were counted as income and, therefore, reduced his welfare benefits. The Minister for Community Services, Jenny Macklin, later clarified that only cash received by a pensioner who sells his or her excess power is counted as income.

To find out more about the status of the government's energy efficiency programs, go to www.climatechange.gov.au. CHOICE is looking into the costs and payback of installing solar

panels. If you've installed a solar hot water system, we'd like to hear about your experiences. Email us at money@choice.com.au. **TANYA FONG**



FOOD MARKETING

'Scientifically' misleading

US consumers have exposed a major food corporation's deceptive advertising.

Dannon, the US subsidiary of French multinational food manufacturer Danone, has been caught out making deceptive claims for two of its brands of yoghurt and ordered to pay compensation.

The subsidiary promoted its Activia and DanActive yoghurt brands as "clinically" and "scientifically" proven to regulate digestion and boost the immune system. But in a class action in the US Federal Court, consumers successfully charged the company

with making false claims that duped the public into buying yoghurt that was more expensive, but no better, than cheaper brands.

Dannon must now pay up to \$45 million in compensation, and individual consumers can apply online for refunds of up to \$100. The company also agreed to remove the word "immunity" from DanActive labels and ads, as well as include a qualifier to claims the yoghurt "helps strengthen your body's defences" and "helps support the immune system".

Despite this, Dannon is standing by its advertising and denying any wrongdoing. The company maintains it settled the lawsuit only "to avoid the cost and distraction of litigation". In reality, however, the evidence behind health claims for the "friendly bacteria" in yoghurt is weak, and limited to a few specific strains of bacteria that are tough enough to survive passage through the gut.

Turn to page 31 to read more about misleading and deceptive food claims. **DAVID OAKENFULL**



FOOD SAFETY

Bye-bye, BPA

Denmark has banned BPA in infant feeding bottles, but Australian consumers remain at risk.

From 1 July, it will be illegal in Denmark to sell baby bottles, feeding cups and packaging for baby food containing bisphenol A (BPA).

BPA is a chemical that can get into our food from polycarbonate bottles and food packaging, and some epoxy resins used to line cans. Food industry and plastics manufacturers maintain it poses no significant health risks at the low levels found in food, but there's growing scientific evidence to suggest it may cause a number of health problems, with infants and small children particularly at risk.

While the ban was introduced as a temporary measure, the Danish government concurrently issued a statement saying it would remain in place until new research has clearly established that low levels of BPA do not cause adverse health effects

In the US, some states have also prohibited the sale of baby bottles and feeding cups made from BPA-based plastics. The federal Food and Drug Administration (FDA) recently issued a statement calling for more research into the possible harmful effects of BPA, reinforcing growing concerns in that country about its safety. The FDA is also urging the US food industry to phase out BPA-based plastics for food use, especially for baby bottles and the linings of infant formula cans.

Meanwhile, the Australian regulator, Food Standards Australia New Zealand (FSANZ), continues to support the industry argument that there are no significant health risks from BPA in food packaging.

CHOICE believes Australian consumers deserve better.

DAVID OAKENFULL

HEALTH

Going with the grain

Eating wholegrain foods and legumes is good for your health.

Wholegrains and legumes may help prevent the risk of heart disease and other diseases, according to Go Grains, an industry body that reviews science-based evidence on the benefits of grains and legumes (all beans and peas).

The "Grains and Legume Health Report", co-authored by Associate Professor Peter Williams, emphasises the extensive health benefits of wholegrain foods and legumes. "Studies in this report show eating two or three serves of wholegrain foods a day (for example, two or three slices of wholegrain bread) can reduce the risk of developing chronic diseases such as heart disease, diabetes and certain cancers by 20 to 30%," says Williams.

Some of the research suggests a similar level of daily wholegrain consumption may even reduce the risk of heart disease by up to 40%. Other potential benefits include a reduced risk of developing certain cancers and obesity, lower risk and slower progression of impaired glucose intolerance to Type 2 diabetes, and protection against periodontal disease and asthma.

Research also suggests legumes may similarly help reduce the risk of heart disease, diabetes and obesity.

Go to www.gograins.com.au for more information.

RACHEL CLEMONS

The Australian food regulator, FSANZ, supports the food industry's argument that there are no significant risks to health from BPA in food packaging

CAN YOU HELP?

Have you ever sold gold jewellery or gold items for instant cash? Do you vaccinate your pet – and how often do you do so? Which vaccines does your pet receive? We'd like to hear about your experiences for two upcoming stories on selling gold and about pets. Email us at money@choice.com.au. If you have any interesting news to share with our news team, tell us about it at news@choice.com.au.

If Visa and MasterCard come to the table with lower debit card interchange fees, we may see them being accepted at Woolies again

**CHOICE
ONLINE**

We've had a big reaction to this issue from members. Go to www.choice.com.au/money to have your say, and for more on payments cards.

MONEY

The debit dance

Why can you no longer press "CR" after swiping your debit card at Woolworths?

In a move designed to cut costs, increase revenue and encourage shoppers to use cheaper payment systems, Woolworths will no longer process Debit MasterCard or Visa Debit payments at its stores.

Behind the scenes, this is significant. The workings of the card payments system are famously complex, but in general, retailers pay higher bank fees to accept MasterCard and Visa "Scheme Debit" cards compared with EFTPOS. In some cases, retailers actually receive a fee for accepting EFTPOS. While shoppers using Scheme Debit cards usually don't pay a surcharge, there is a cost for retailers that is eventually passed on to all consumers in the form of higher prices.

Most individuals will not be greatly inconvenienced by this change; customers of all but one bank [CommSec] will still be able to use the same debit card as before to access funds from their bank account. The main practical change is that when using debit cards at Woolworths, BWS, Dan Murphy's, Dick Smith, Tandy and other stores in the group, you'll now only be able to press "CHQ" or "SAV" and enter your PIN to make a payment or get cash out. You will no longer be able to press "CR" with your debit card, because that sends transactions through the Scheme Debit system rather than EFTPOS. You can continue to use your credit card exactly as before.

Cutting costs

Why is Woolworths encouraging EFTPOS use over Scheme Debit?



Put simply, it's cheaper. Each time a customer uses an EFTPOS card and presses CHQ or SAV, Woolworths receives a fee of about four cents, and more for cash out. But when consumers use their debit card and press CR to access the MasterCard or Visa system, Woolworths pays a fee of four or five cents. The net difference for Woolworths can be up to 10c per transaction – a not insignificant amount considering the volume of transactions it processes.

The changes also turn attention to bank account fees. Some customers will see these increase when they pay by debit card at Woolworths – though the supermarket isn't to blame for high credit union or bank account fees. Many transaction accounts offer an unlimited number of free EFTPOS transactions, often with no monthly account fee – if your account is uncompetitive, see *CHOICE*, April 2010, page 73, for our Best Buys.

The chargeback protections of Scheme Debit don't apply with EFTPOS. Chargeback can be useful should you buy an appliance or

electrical item that isn't delivered, for example, or buy products from a company that goes into liquidation, as we saw with Kleenmaid. For fraudulent transactions, EFTPOS is just as secure; under the EFT Code, card issuers provide compensation where the customer isn't to blame.

CHOICE VERDICT

CHOICE supports Woolworths' right to encourage the use of lower cost payment systems, but we disagree with the method. The retailer could have retained the consumer's ability to choose Scheme Debit, while applying a small, cost-based surcharge for its use. That way, only the user pays the cost of Scheme Debit rather than all shoppers, as was previously the case.

Woolworths has made it clear it believes MasterCard and Visa debit fees are too high compared with EFTPOS. The Reserve Bank's 2003 reforms to the Payments System enable retailers to send such messages and take such actions – for example, by getting rid of the "honour all cards" rule, whereby retailers accepting a MasterCard credit card were required by the scheme to accept MasterCard debit cards too, even if they felt the debit card was expensive or uncompetitive.

If MasterCard or Visa come to the table with lower debit card interchange fees, or if the difference between EFTPOS and Scheme Debit merchant fees narrows, perhaps we'll once again see these cards processed at Australia's biggest retailer. **ALAN DOOLEY**

SOLAR-POWERED BATTERY CHARGER

Recharge (almost) anywhere, any time

This charger can keep the power flowing no matter where you are, so long as you have some sunshine.

Nobody likes to feel powerless, especially if you're a long way from home and your mobile phone battery hits the red zone. The answer is obviously a backup battery, but what if that runs flat too?

The Powermonkey Explorer is a water-resistant, go-anywhere portable solar charger that combines a rechargeable power "pod" and separate fold-out solar panel. It comes with a kit of mini-adapters –

"Monkeynuts" – to charge a wide range of mobile phones, MP3 players, digital cameras, satellite navigation devices and portable game consoles. You can order more adapters on the website (below).

The whole kit zips up in a soft-case carry pack that includes a mains charger, with a range of wall socket plugs to suit 150 countries. There's also a separate, smaller pouch for carrying just the power pod, plus a velcro-style fastening strap for hanging the solar panel in any convenient sunny position, such as on your backpack.

The Powermonkey pod has an LCD panel that shows its charge level. It outputs between 4.5–5.5V, and smart circuitry adjusts the voltage to suit your device and prevent over-charging, over-discharging and short-circuits. Once fully charged, it shuts off to save power.

You can recharge the Powermonkey with

the mains adapter via USB or with the solar panel; you should get enough juice out of a fully charged pod to charge your phone a couple of times. Charging the pod itself is quickest via mains (about three hours). The solar charger is slowest, but a few hours of good sun exposure should provide enough charge to get you out of trouble.

For more on the Powermonkey, see the May/June issue of *CHOICE Computer*; to subscribe, call 1800 069 552 (toll-free) or visit www.choice.com.au/magazines.

STEVE DUNCOMBE



POWERMONKEY EXPLORER

Price \$150

Contact www.powertraveller.com.au



COOKING APPLIANCE

Overhead heating

This appliance does the job, but is it worth the hefty price tag?

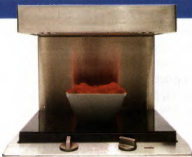
The Miele Salamander is a built-in appliance that browns, grills, caramelises, glazes and keeps food warm. It has a circular halogen light with 12 heat settings and a projecting canopy that raises and lowers for browning. It also comes with safety features such as overheat protection and an obstruction sensor. The unit heats up very quickly – so take extra care and keep children well away when it's on – and lowers under your benchtop when not in use, showing only its stainless steel top.

CHOICE tested the Salamander by browning cauliflower gratin and five crème brûlées, and found browning to be uneven when the dish isn't situated directly under the halogen light. For browning, we lowered the heating element until it was within about 3cm of the food. At this level it's hard to keep an eye on the process,

as the stainless steel top obstructs your view. It's also inconvenient, as to get the best result we had to brown each brûlée topping one at a time. To keep food warm, you'll need to use a lower setting and raise the element about 10cm from the food. The Salamander only does this well for about three minutes – any longer and the food begins to dry out.

On the plus side, the Salamander has two basic dial controls that are clearly labelled and simple to operate. It's also easy to keep clean, with the ceramic surface that most often comes into contact with food easy to wipe over.

The Salamander is a bulky unit, and its projecting canopy may obstruct other cooking practices. You'll lose most, if not all, of the cupboard space below after it's installed, and you should only use smooth-based dishes to avoid scratching the ceramic surface.



CHOICE VERDICT

Even with its limitations, the Salamander exudes style and works fast. However, if you're prepared to dedicate a little more time, your standard multi-function oven with grill can provide similar results, without breaking the budget.

REBECCA GATTO

MIELE SALAMANDER

Price \$4699

Contact www.miele.com.au



YOUR SAY

Your experiences help our research and often let other readers know about scams and rip-offs. Positive responses you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too, so please email ausconsumer@choice.com.au or mail to Letters, CHOICE, 57 Carrington Road, Marrickville, NSW 2204.

Keep standing your ground

I recently suffered a nasty case of bill shock. My ISP, Vodafone, unexpectedly billed me more than \$800 in charges, compared with my usual \$40 monthly fee, and went ahead and charged my account for the full value of the bill. This caused my account to go over-limit, for which my bank (ANZ) charged me a fee – even though I had written to both the ISP and the bank instructing that the direct debit authority be cancelled. Even more frustratingly, the billing issue was also the subject of a Telecommunications Industry Ombudsman (TIO) complaint, which meant Vodafone should not have even tried to direct-debit my account until the TIO complaint had been settled.

ANZ claimed they were not able to get involved because they were a "third party" and had no authority to cancel these arrangements. I wrote back to ANZ twice, pointing out CHOICE's advice regarding ANZ's responsibilities under the Code of Banking Practice, which I'd read about in

Stand Your Ground, *CHOICE* February 2010. To date, I am still awaiting a response.

In the end, Vodafone refunded the bill as a result of the TIO investigation, but ANZ should have complied with my request and cancelled the direct debit when I asked, so I could avoid getting slugged with an over-limit fee.

Kieran Knowles, Canberra, ACT

CHOICE SAYS Banks will often refund the first penalty fee charged, so we look forward to hearing whether ANZ came through for you. We also believe ANZ's \$20 over-limit fee is far too high; it's certainly uncompetitive compared with some other major banks. St. George and Westpac would have charged \$9, while NAB has no over-limit fee at all.

A sinking feeling

I ate last year I purchased a Platinum brand lifejacket (personal flotation device PFD, Type 1) for our granddaughter,

aged five. It states that it conforms to the Australian Standard AS1512. While helping our granddaughter into our boat, a friend used the strap on the back of the headpiece to support (not lift) her – and to our shock, not only did this strap break away from the stitching, but the whole headpiece came away from the main body of the lifejacket. We'd only used the PFD once previously.

The retailer replaced the lifejacket with the same brand and style, but it has minimal stitching joining the headpiece to the jacket body, and I worry that the same thing will happen when it is used. I purchased yet another PFD Type 1, branded Wahu, which also claims to conform to AS1512 – but in this case the whole of the headpiece is sewn into the top of the jacket, so I can't imagine there's any way this one will come apart during use.



THUMBS UP!

Vicki Gedge, of Brisbane, Qld, purchased a Hills clothes line from a hardware store. "Two years on, some of the parts had perished due to our harsh weather, but I couldn't find the parts locally," she says. Vicki emailed Hills, got a prompt response and received replacement parts the next day, at no charge.

Because of ongoing family illnesses and bereavements, **Wendy Jones'** daughter (of Toolangi, Vic) wasn't able to use a driving school gift voucher she received for her 18th birthday. "When we explained our situation,

Drive Safe Australia (Victoria) was very accommodating and extended the voucher's expiry date indefinitely," Wendy tells us. She recently contacted Drive Safe again – three years after the voucher was first issued – and they offered to refund the full amount of the voucher. "The compassion, patience and understanding of the staff at Drive Safe is to be applauded," says Wendy.

Hilary Webster, of Newmarket, Qld, contacted Canon when she lost the battery cover for her 10-year-old SureShot camera, and promptly received

the part by courier, free of charge. Hilary found this refreshing, since "it would have been much easier and far more profitable for Canon to suggest I buy a new digital camera."

Two years ago, **Janine Gough** of Geelong, Vic, purchased a Nintendo DS on eBay for her daughter. When the LCD screen stopped working, she sent it to Nintendo's repair centre to get a quote for its repair. "Despite it having no warranty, Nintendo sent a whole new unit free of charge," says Janine. "We were amazed."

I'm concerned the Platinum brand is being sold, when in our experience it's dangerous for use by small children. How can it conform to the same Standard as the Wahu when they appear to be completely different in safety and manufacture?

Margaret Lynn, Coal Point, NSW

CHOICE SAYS The Australian Standard AS 1512-1996 was superseded in 2008 by a new standard, AS 4758-2008. PFDs made to the new Standard will be accepted by all Australian marine authorities by 1 July 2010, but PFDs made to AS 1512 will still be acceptable for some time in most jurisdictions.

AS 1512 requires that all stitching on the PFD is lock-stitch or an equivalently strong and durable form of stitching (and we expect the current Standard requires the same). It's simply not acceptable that a strap should pull away from the body of

the PFD as easily as it did on your Platinum product, so it appears the stitching in that case was not up to the requirements of the Standard. We suggest contacting Platinum directly with your complaint, and returning the product and requesting a refund.

Discount Dubai

CHOICE's call for a supermarket regulator is great. I can't understand why food is so expensive in Australia. I currently live in Dubai (United Arab Emirates) and have been amazed at how cheap food is here. Dubai is often seen as a luxury destination, but the reality is that food is cheaper here than in both Europe and Australia – which is particularly interesting given the UAE imports all its food.

It would be interesting for Australians to see just how expensive the cost of food and other items are in Australia compared with here. I was able to buy a brand new DVD

player for A\$20 the other day, and cuts of Australian beef are sold here for a third of the cost of the same cuts back home.

Tim Snell, Dubai

CHOICE SAYS While we can't comment on the situation in Dubai, it's certainly true that the rate of inflation for groceries in Australia is at the upper end of developing countries, and is also generally higher than the inflation rate for other goods in the economy. The reason is clear – a lack of effective competition.

In an ideal world (or at least in a competitive grocery market) we wouldn't need an ombudsman, but CHOICE believes the only effective antidote to the market power of the two large supermarkets is to establish a body that can address the wide range of problems in the sector and has the powers necessary to ensure law enforcement agencies take an active and vigorous approach.

EMAIL OF THE MONTH

Designer duping

Recently, I was completely duped on eBay and parted with \$90 of my hard-earned dollars to buy fake Prada sunglasses. The listing said "Fashion Prada Sunglasses BNWT" (brand new with tags) – it did not say "Prada-like sunglasses", or even "Prada-style sunglasses". The sunglasses in the photo looked incredibly genuine, even down to the words "Prada Made in Italy", which were clearly shown on the inside of the arm.

Some might think I should have been suspicious about the price (genuine Prada sunglasses usually retail for upwards of \$250), or that I should have done my research better so I could spot a fake more easily. Nevertheless, I am sick of the onus always being on the purchaser in the online world. To me, this is misleading conduct, pure and simple.

What is eBay doing to make sure these dishonest and nefarious people are not breaking the law – thereby protecting the rights of innocent consumers – and what can I do to redress this issue? The seller includes a statement in the listing that refunds will not be given. Do they have the right to refuse a refund to me? I have already given the seller negative feedback on eBay, as well as complained to eBay AU Community Watch, but what more can I do to stop others being duped?

Robyn Ryan, Loftus, NSW

CHOICE SAYS The Trade Practices Act includes a statutory warranty that goods must comply with their description. Unfortunately, the warranty doesn't apply to auctions, and while it does apply to other types of internet transactions, enforcing them against a foreign trader

(assuming the trader is foreign) is extremely difficult. You would need evidence of the representation made (that is, a copy of the website page at the time of sale).

If you paid with a credit card or PayPal you may be covered by buyer protection – up to \$20,000 under PayPal – in which case, contact them directly. eBay also has a policy on replica, counterfeit items and unauthorised copies (see pages.ebay.com.au/help/policies/replica-counterfeit.html). You can contact eBay's customer support to report this violation. You could also refer the matter to the ACCC as a case of misleading and deceptive conduct.



EMAIL OF THE MONTH Robyn receives *The Australian Green Consumer Guide*, or any other book of her choice at www.choice.com.au/books. Unfortunately, we are unable to answer all the emails and letters we receive. We may edit or print only an extract of emails and letters.

YOUR SAY – ONLINE

CHOICE's continuing campaign against the unfair pricing and practices of supermarkets has struck a chord with our members, who've responded with their own astute observations. Recent features include our exposé of "trolley psychology" – the tactics supermarkets use to entice you to buy up big – and Woolworths' decision to no longer process Debit MasterCard or Visa Debit payments at its stores (see our story, page 8). Here's what you're saying online:



Barry Hiddins:

I've often noticed how two items are sold together at a "discounted" price, while the single price for the item is almost as high as that charged for the pack of two. So there's little choice other than to accept the "discounted" price. This is very annoying for single people who

end up buying more than their normal requirements, and in my case I now buy elsewhere, even if it means paying more for the single article.

Robert Wingrove:

Strangely, all Australian supermarkets are rubbish compared with UK ones, despite having far greater fresh food options. The cosy duopoly here leaves the shops looking like dreary warehouses for the most part. And don't get me started on Target or Kmart!

Scott Tanzer:

Our local Coles supermarket has a trick where they cover a whole display with "2 for \$X" stickers. You then pick up two of the items, but when you arrive at the checkout you don't get the discount as the small print on the ticket says it's only specific to certain items, even though the stickers are placed in front of everything else. I have complained several times at the service counter and returned the goods, but they still keep doing it – not very ethical, in my opinion.

Woolworths and debit cards

www.choice.com.au/debit-cards

Megan Dicker:

I was told by my credit union that in order to avoid bank fees I should choose the credit option rather than EFTPOS on my debit card. Now it looks as though I'll have to use my credit card at Woolies, as I don't live near any other supermarket – talk about monopolies in small towns! I certainly won't be handing over my debit card; they can still pay my credit card fees. As a small business owner, I don't like my chances of refusing my customers the credit option on their debit cards – I'd be out of business in no time.

Anthea Patterson:

This is what I did last week when I discovered I could no longer use the credit option. With very limited cash in my purse, and no wish to use the SAV or CHQ option, I paid in cash for several "must-have" items, and had the rest cancelled from my tally and left to be returned to the shelves. I was slightly embarrassed and also highly inconvenienced. The service girl was very polite and helpful, and even offered me a complaint form, stating that at least 10 customers had already filled one out that night!

To add your voice to the growing army of disgruntled supermarket shoppers, visit our supermarket campaign site at www.checkoutchoice.com.au and take action now.



Supermarket sales tricks

www.choice.com.au/supermarket-sales-tricks

Alice Bannister:

I overheard a store manager gleefully explaining Woolworths' marketing tactics to a visiting friend in-store as he pointed out the structure and layout of the meat section at the back of the store (encouraging customers to browse the other aisles as they get there). The meat section often extends almost the breadth of the store, so it's a trip down almost any aisle (and exposure to LOTS of goodies) to get to it. I'm absolutely over shopping at the two major supermarkets and visit farmers' markets whenever I can.

UNIFORM CONSUMER LAW

Revolution, reform or catch-up?

The proposed new national consumer law is a few small steps, rather than one giant leap, for consumers.

For consumers in Albury, NSW, looking across the Murray River border to Wodonga has been like looking into another country. Among other things, consumers in Victoria have long had the benefit of protections against unfair contract terms and stronger laws against door-to-door and telephone sales. Indeed, the very concept of a "consumer" has been different in different states and territories.

Over the past few years, the Ministerial Council on Consumer Affairs has been working on a truly national set of consumer laws that will remove the often arbitrary variations in consumer protections based on whichever state they find themselves in. The result is the proposed Australian Consumer Law (ACL), which will replace the existing consumer protection provisions in the *Trade Practices Act* (and this Act itself will be renamed the *Competition and Consumer Act*).

What does the changes mean?

State and territory governments will apply the ACL, while the existing enforcement bodies (usually Departments of Fair Trading) will have powers to enforce it, as will the Australian Competition and Consumer Commission (ACCC).

CHOICE has lobbied hard for such a reform, and overall we believe this is a great step – though certainly not leap – forward. A few changes worth noting include:

- A new rule against "unfair contract terms", which should stop the spread of fine-print terms that amount to unnecessary, detrimental imbalances between consumers and businesses.
- A simpler set of consumer guarantees to replace the old system of implied warranties and conditions.
- New controls on unsolicited (door-to-door) selling.
- Improvements to the product safety regime, including an obligation on suppliers to inform the Minister for Consumer Affairs when one of their products is associated with serious injury, illness or death.
- New powers for the ACCC to take action on breaches of the law.

However, there are several issues on which we believe the new law lets Australian consumers down:

- There are still too many different exemptions to different parts of the law for different industries, including gas, electricity, telecommunications, insurance and transport of goods.



CHOICE will be working hard with government to ensure the final law is a better consumer product

- It doesn't require businesses to inform consumers of their existing rights under the consumer guarantees before selling "extended warranties".
- The product safety regime should apply to all products in the market, not just those defined as "consumer" goods and services. (A drink vending machine, for example, may not itself be a "consumer good" but may well cause consumer injury if it fails to meet a safety standard.)

The new law, while not perfect, is an important change and gives us some faith that real improvements can be made at a national level. Both the current federal Minister for Consumer Affairs, Craig Emerson, and his predecessor, Chris Bowen, deserve credit for achieving the reforms.

What happens next?

The Senate Economics Committee is currently considering the new law, and the Senate is likely to vote on it in the winter sittings of Parliament. Over the coming months, CHOICE will be working to ensure the final law is a better consumer product.

Of course, as with most consumer regulation, compliance and enforcement are just as important – if not more so – in ensuring consumers get real protection in the market. It's now up to the ACCC to enforce the laws; we will be looking to refer any appropriate matters to the regulator and ensuring they're followed up.

What you can do

Let us know of your experiences with existing protections under the *Trade Practices Act*. More information, including CHOICE's submission, is available on our website, www.choice.com.au/ACL, where you can also download our submission and send emails to the relevant minister and senators. **DAVID HOWARTH**



NUTSHELL

>> Working with three very different families and an environmental consultant, CHOICE conducted "sustainability audits" on each household to assess how green their homes are, focusing on energy, water, waste and chemicals.

>> Over the next three months we'll follow these families through the experience, and provide some practical ideas for greening your home.



THE HARNACKS: NEW SOUTH WALES

Phoebe and Mark Harnack are in their 30s and live in inner-city Sydney in a two-bedroom apartment.

Phoebe says while she and her husband would like to make as many sustainable improvements to their home as possible, living in an apartment comes with its own set of restrictions, particularly with regard to accessing government-subsidised schemes.

"We were told we probably weren't eligible for the solar

panel rebate because we live in a unit," Phoebe explains. "Also, being on the ground floor means we're not eligible for the ceiling insulation scheme. Other improvements such as grey water or rainwater tanks would be a strata matter, so again we'd be ineligible for the rebates."

The Harnacks have access to a shared communal garden that Phoebe says could do with a revamp.

"There's a compost bin that no-one uses, and it can be difficult to get everyone motivated."

The greener living challenge

In the first of a special three-part report, CHOICE puts three households in three cities under the sustainability microscope. Part 1 focuses on our families' household waste.

STORY KATE BROWNE

While there's no shortage of advice on how to live a greener lifestyle these days, the amount of information and options is overwhelming. Many of us have some idea about what we should be doing, but "greening" our home can seem complicated and expensive.

Before being contacted by CHOICE, two of the three families in this series (see above and right) had already taken advantage of the federal government's Home Sustainability Assessment Scheme (HSAS), offered as part of its Green Loans program, but found the reports they received didn't provide enough in the way of practical, tailored advice. So we contracted an independent environmental consultant, Global Scene,

which conducts commercial energy audits, to prepare a detailed sustainability report for each of our families, addressing their specific needs. These recommendations will form part three of our series, concentrating on energy and water for each household.

This month, we look at how our featured families manage their household waste.

Packaging and waste

In Australia, a staggering 24 million tonnes of waste material from urban centres goes into landfill each year – and experts are disappointed about just how much of this material could be reduced, reused or recycled. CHOICE delved deep into the bins and recycling habits



THE FREIGANS: ACT

Emily and Adam Freigan are in their 30s and live in suburban Canberra with their two young children.

Their three-bedroom home was built in the early 1950s and the family moved in last year. The house is on a large block, so the kids have a big garden to play in while the parents have space to compost and grow herbs and veggies.

While Emily and Adam are keen to make some sustainable improvements to their home, they admit they're not terribly handy. They've already made a few changes, but they're not really sure what to do next.

There is some older-style insulation inside part of the Freigans' house, and they're keen to learn some tactics to keep out those bitterly cold Canberra winters. They plan to investigate some greener options for heating, as currently they're using a mix of gas space and oil column heaters and are worried about increasing electricity costs.

Not surprisingly for a family with young children, the Freigans cook a lot at home and do a lot of washing, especially as 10-month-old Nellie is in cloth nappies. Their hot water is provided by an electric water heater, but they're interested in switching to a solar system.



THE CANAVANS: QUEENSLAND

Margo and Barry Canavan are in their 60s and live in suburban Brisbane with their 14-year-old grandson and two dogs.

Their three-bedroom brick house is only 10 years old and the couple moved in just over a year ago. Currently their home doesn't have any insulation; instead, they run a reverse-cycle air conditioner throughout the hot and humid Brisbane summers, and use minimal electric heating in winter.

The Canavans cook frequently at home, have a solar hot water system and do about five loads of washing a week. Outside they have a compost bin and a large garden where they grow some veggies.

Margo, a keen gardener and cook, is passionate about living as sustainably as possible. As she has only recently moved into her new home she's eager to get as much advice as possible on areas she can improve on, both to increase the sustainability of their lifestyle and to help educate her grandson.

24 million tonnes of waste from urban centres finds its way into landfill every year – much of which could be reduced, reused or recycled

of our three households to find out how they deal with waste, e-waste, food waste and unnecessary packaging.

Food waste

Experts estimate that of the 24 million tonnes of waste we dump into landfill, 16 million tonnes is organic. When organic waste is sent to rot in landfill, it creates methane, which has 21 times the global warming potential of carbon dioxide.

Research conducted by The Australia Institute reveals Australians dump \$5.2 billion worth of food every year – enough to meet the shortfall in the UN emergency relief fund. Fruit and vegetables make up the bulk of the wasted food, accounting for \$1.1 billion, followed by unfinished

restaurant and takeaway food and \$872.5 million worth of fresh meat and fish. Recent studies estimate that 45% of the average Australian household's waste is comprised of food. However, two of our three families manage food waste relatively well.

In Queensland, Margo Canavan composts and worm-farms 100% of her food waste, so it all goes back into her garden. She finds it easy to estimate what food is needed each week for her family of three, and shops strictly to a list. As a devoted cook who used to make her own preserves and bread, Margo likes to get creative about using leftovers to make a meal. "Maybe it's because we're older, but I'm much more conscious of wasting food and like to plan meals that use up >

The burden of responsible recycling and waste control continues to be placed on consumers



Margo and Barry Canavan's family home in Brisbane.

< everything. I also cook enough food to be packed up for lunch the next day."

For the Freigans in Canberra, catering to toddlers who are finicky eaters means managing food waste is a challenge. "We compost and we have a worm farm, but these don't always have the capacity to cover it. We still find we're throwing away some food," says Emily. "My son can eat almost as much as I do one day, and the next it's like he's on starvation rations so the food doesn't get eaten."

Emily's long-term plan is to get some chickens. Provided you have the right-sized yard, chickens can be a great investment. They can help with eating food scraps as well as providing eggs and fertiliser for your garden.

For Phoebe and Mark Harnack, living in an inner-Sydney apartment means their options are limited for dealing with organic waste. The apartment block has a communal compost bin, but Phoebe says it's been out of action for some time. For now, most of the couple's food scraps are going straight into their landfill bin.

Reusing and recycling

All our householders are keen recyclers who already make full use of the services provided by their local government.

Because Margo Canavan is so thorough, very little material makes it to their recycling bin in the first place. She avoids excess packaging when she shops and is creative in reusing the materials that do make their way into her house. She saves jars and plastic bags to donate to a local charity shop and reuses a number of items in her garden, including onion bags to hold mulch for her rock garden and foam packing chips as drainage in her pot plants. She even experimented recently with making

garden mulch out of shredded office paper. "It was old paperwork, so I put it through the shredder and turned it into mulch for my back garden – it's working well."

In Canberra, the situation is a little different. While the Freigans are careful to avoid excess packaging and regularly shop at their local farmers' market, the family is less than impressed with the state and local waste management services on offer in their area. They have a large bin for landfill and another for all their recycling, including paper, glass, tin and so on, which is collected once a week, but few other services are on offer.

"There's no green waste collection at all, which is a problem for us," says Emily. The couple have been clearing their large garden of noxious weeds, but have had nowhere suitable to send them. They've resorted to a private collection service called "Trash Pack", which they pay for a weekly collection. "Half the people in our street seem to have a Trash Pack to supplement their waste collection," says Adam. "We're not sure what they do with it, but I'm pretty sure it goes straight into landfill, as we've seen the guys dumping our green waste into the truck with all kinds of other waste."

The Freigans say there are also no regular "clean-up" days for hard rubbish on offer, and it can be difficult to know where to take larger or potentially dangerous items such as batteries and chemicals.

CHOICE contacted the Department of Territory and Municipal Services, which confirmed that while the ACT government doesn't provide garden waste collections for households, it does provide two free drop-off centres. An annual hard rubbish collection service is also currently under consideration.

To compensate for the lack of services, the Freigans have had to get creative with reusing and recycling. They recently replaced the wooden venetian blinds (which were letting in cold drafts) on their numerous windows with heavy curtains. Emily was able to source some curtains second-hand via an online classifieds site. Not only did she save money, she was also able to make use of something that would otherwise have gone straight to landfill.

Although the Harnacks are happy with the services their local council provides for recycling, waste collection, green waste and e-waste, Phoebe admits they struggle to avoid excess packaging in the first place. "Because we're shopping for just the two of us and have a small fridge, it doesn't make sense to buy in bulk – and smaller portions of things tend to come with more packaging."

E-waste

As we accumulate more electronic gadgets in our lives, the problem of electronic waste is exacerbated. According to current estimates, less than one percent of e-waste is recycled. Australia



CHOICE ONLINE

Head to www.choice.com.au/ewaste to find our national list of computer recyclers and refurbishers. To find out what can be recycled in your local council area, log on to www.choice.com.au/plasticrecycling

6 WAYS TO REDUCE FOOD WASTE AT YOUR PLACE

1. Plan your meals in advance – and always use a list when you shop so you don't overbuy.
2. Maintain your fridge's temperature at 5°C or less, and overcrowding your fridge as this can impact on its ability to cool.
3. Be aware of the difference between "best by" and "use by" dates. "Best by" is only a suggestion,

and doesn't necessarily mean food will spoil once it passes that date.

4. Invest in a compost bin and/or a worm farm for your food scraps. If you have limited space or live in an apartment, a Bokashi bin (a small benchtop composting system) helps reduce kitchen waste by fermenting food scraps into a nutrient-rich soil conditioner.

5. Rentachook (www.rentachook.com.au) provides chickens and coops Australia-wide and offers a "try before you buy" scheme.

6. Some local councils offer food recycling services to residents in multi-unit dwellings. Contact your local council and ask them to consider setting up such a scheme in your area.

4 WAYS TO AVOID EXCESS PACKAGING

1. Change the way you buy Consider buying things you eat a lot of in bulk, and shopping at local farmers' markets or a food co-op where you can provide your own containers.

2. Think before you buy Could you find the same product with less packaging?
3. Learn what can be recycled Spot recyclable packaging at a glance. Check with your local council to find

out what is accepted in your area.

4. Complain Contact the retailer or manufacturer if you shop somewhere where you believe the packaging used is excessive.

is one of the top 10 global consumers of electronic technology, and so is a massive contributor to the burgeoning global e-waste problem. This issue hasn't gone unnoticed by our households either.

The Freigans say they're fairly low-tech, having just one laptop for the household and two "ancient" mobile phones. They have also avoided the temptation to upgrade their older-style CRT television for the time being.

Margo Canavan has a couple of old mobiles lying around in a drawer. She was recently attracted to a campaign running out of Queensland's Australia Zoo where people can post their mobile phone, battery and charger free of charge to the zoo, where it will be recycled.

The Harnacks' local council recently introduced e-waste collection days. In the past, Phoebe has managed to avoid sending old mobile phones and computers into landfill by donating them to friends or charity. However, when she replaces her current laptop with a new model she will be seeking a manufacturer with a recycling scheme or take-back policy.

CHOICE VERDICT

While some waste and packaging can be managed by consumers, CHOICE believes government at all levels needs to take more leadership in this area. Pilot programs for food recycling, for example, should be far more widespread.

It's unfair (and unsightly) to expect consumers to have half a dozen different bins outside their house. We'd like to see an improvement in the processing plants and how

SMART WAYS TO CUT DOWN ON YOUR E-WASTE

- Check out www.mobilemuster.com.au to find your nearest drop-off point for recycling mobile phones, chargers and batteries.
- Recycle printer cartridges via Planet Ark drop-off bins. Go to cartridges.planetark.org to find your nearest location.
- Ask the manufacturer if they have a recycling scheme. If you're buying a new product, ask if they have a take-back policy.
- If your old electronic equipment is still working, consider donating it or putting it up for collection on an online free classifieds site such as Freecycle (freecycle.org/group/au).

they sort, separate and recover materials. We think this approach is a better way to manage and capture recycled waste, and makes life much easier for householders.

While we look forward to the draft Australian Packaging Covenant, which will replace the existing agreement mid-year and is expected to place a greater emphasis on packaging design, we believe the current slow pace of regulation still works in the manufacturers' favour. Ultimately, this continues to put the burden of responsible recycling and waste management onto local councils and householders. ■



NUTSHELL

>> Major alcohol retailers sell popular products below cost – “loss leaders” – to smash the competition’s prices and get customers through the door.
>> Shoppers are enjoying low prices from the majors, but independent retailers and suppliers warn of negative long-term effects to the industry and consumer choice.

STORY ALAN DOOLEY

Bottle shock

A market dominated by two big players and experiencing a wine glut has driven down liquor prices for consumers – but at what cost?

Woolworths and Coles are selling alcohol at below wholesale prices, reducing costs for consumers but making it virtually impossible for independent retailers to compete. Sustained below-cost selling is illegal when a company with significant market power uses that advantage to eliminate or substantially damage a competitor, yet artificially low prices are a daily feature of Australia’s liquor trade. “Sometimes we advertise below-cost prices to compete,” admits Andrew Reitzler, Chief Executive of Metcash, which owns Australia’s largest liquor wholesaler and supplies 17,000 licensed outlets. “The two major chains are opening ‘big box’ outlets that murder the competition on price.”

Woolworths, the country’s largest bottle shop owner, which operates BWS, Dan Murphy’s and Woolworths Liquor, says below-cost selling goes beyond the retail giants. “I don’t think there’s a retailer that doesn’t use beer as a loss leader from time to time,” argues Steve Greentree, Woolworths’ Head of Liquor. “We don’t want to sell below cost. We’re about being competitive.”

Coles, which operates Liquorland, Vintage Cellars and 1st Choice Liquor, would not be drawn on whether it engages in below-cost selling, but a spokesperson told CHOICE: “Our size means we’re able to source wines at great prices and pass those savings onto our customers. The liquor market in Australia has never been more competitive. With a glut of wine and a challenging economic environment, all retailers have had to sharpen their pencil to attract customers.”

How alcohol prices compare

For a snapshot of the state of competition in the market, we checked the prices of some popular beer, wine and spirits (see the tables, right and page 20). We visited 11 stores on Sydney’s North Shore, including the Coles- and Woolworths-owned outlets, as well as one IGA Plus Liquor store and four independents. We also asked the Liquor Merchants Association of Australia for beer and spirit wholesale prices, and found that retail prices below those trade prices are common for beer, particularly in the large stores (there was almost no below-cost selling of spirits). However, the wholesale price guide isn’t necessarily indicative of the true cost, because all retailers negotiate their own prices with their suppliers, and some get discounts and rebates of up to 20%.



Are any of these products being sold below wholesale cost? See the tables, right and page 20.

CHOICE price check

- For the five popular beers compared, Dan Murphy's had the cheapest average prices, followed by IGA. Independent stores were dearest, although a few were selling Victoria Bitter at below the listed wholesale price.
- The foreign beers were sold below the listed wholesale cost at almost all the shops surveyed. "Parallel importing of beer is very common in the industry, particularly by smaller independents, as it means they can circumvent the major breweries and further reduce prices for consumers," says Woolworths.
- For the five spirits compared, Dan Murphy's was cheapest, followed by 1st Choice Liquor, while Liquorland and Woolworths Liquor outlets were among the dearest. In fact, grocery shoppers at major supermarkets who drop into the adjacent bottle shop often pay dearly for this convenience. For the beer and spirits compared, Coles' Liquorland was 14% dearer than its 1st Choice outlet, while Woolworths Liquor was 15% dearer than Dan Murphy's (in one example, V/B cost 35% more in Woolworths Liquor than in Dan Murphy's).
- Dan Murphy's and 1st Choice were usually the cheapest for the wines compared. In fact, you could pay 70%-100% more for the same bottles at smaller stores.
- If you're prepared to buy in larger quantities (for example, two cases of beer or six bottles of wine), bigger discounts are often available.

The oligopoly advances

Cheap prices and fewer independent stores are the result of supermarkets' aggressive push into the bottle shop market. Wesfarmers (Coles) and Woolworths have a 45% market share, having bought up pubs, hotels, licenses, competitors and chains (see page 21 for their bottle shops and reach). Both operate three distinct brands targeting different customer segments. Liquorland and Woolworths Liquor are often near supermarkets; BWS and Vintage Cellars are also usually medium-sized shops positioned for convenience, while Dan Murphy's and 1st Choice Liquor are the "big box" or "warehouse superbar" outlets – competing on price and also offering a very wide range.

The industry research group IBISWorld says this expansion is largely at the expense of independent retailers. "The liquor industry may, by the end of 2014-15, be totally absorbed by the supermarkets industry."

Supermarkets can offer cheap prices by marketing "loss leaders" – products they sell below wholesale cost – and by benefiting from wholesale discounts and rebates that aren't available to smaller competitors.

"We might pay \$22 wholesale for a bottle of scotch and see it retailing at Dan Murphy's for \$20," says Franc Gionta, who runs Amots, a family-owned bottle shop in Leichhardt, NSW. "I don't know how they fund it – wholesalers tell me we get the same trade price. >

NUMBER CRUNCH

80%

of consumers shop at a liquor store that is near work, near home or as part of a general shopping trip.

Source: IBISWorld, Liquor Retailing In Australia, February 2010.

182,251m²

Coles' total liquor shop floor selling area, excluding its 95 hotels.

Source: Wesfarmers, 3rd Quarter 2010 Sales Results.

BEER & SPIRIT PRICES COMPARED*

Retailer (listed in order of cheapest average price for beer)	Toohays New (\$)	Victoria Bitter (\$)	Carlton Draught (\$)	Heineken (\$)	Corona (\$)	Absolut Vodka (\$)	Gordon's Gin (\$)	Johnny Walker Red Label (\$)	Jim Beam (\$)	Bacardi (\$)	Average for beer (\$)	Average for spirits (\$)
Dan Murphy's	39.99	32.90	32.85	42.95	47.50	32.90	28.85	32.99	31.99	31.95	39.24	31.74
IGA Plus Liquor	37.99	35.95	35.99	na	44.95	35.99	31.99	31.99	40.49	41.49	38.72 (B)	36.39
1st Choice Liquor	39.99	39.99	32.90	44.94	47.90	32.85	28.90	33.99	32.99	32.99	41.14	32.34
BWS	40.00	40.00	40.00	45.00	50.00	41.45	37.00	38.00	37.00	35.00	43.00	37.69
Independent A	39.99	35.99	39.99	47.95	51.95	39.99	33.99	33.99	32.99	31.99	43.17	34.59
Woolworths Liquor	31.98	45.98	40.99	46.95	49.99	44.99	36.19	37.99	33.99	37.99	43.18	38.23
Liquorland	43.99	40.00	39.99	44.99	52.99	41.99	36.99	37.99	35.99	37.99	44.39	38.19
Vintage Cellars	43.99	39.99	47.99	45.00	49.95	43.99	36.99	37.99	37.99	30.00	45.38	37.39
Independent B	42.00	42.00	42.00	49.99	57.99	36.99	40.00	42.00	42.00	38.00	46.80	39.80
Independent C	47.99	34.99	47.99	49.99	54.99	37.99	34.99	36.99	35.99	35.99	47.19	36.39
Independent D	44.99	44.99	45.99	55.99	59.99	39.99	37.99	38.99	37.99	31.99	50.39	37.39
Wholesale price (A)	37.20	36.43	37.23	50.57	55.97	32.05	28.90	31.09	27.42	29.73	43.48	29.84

USING THE TABLE We compared prices for one standard carton (24 bottles) of some top-selling beers and one standard bottle of spirits (usually 700ml). Retailers are ranked by the average price for the five cases of beer compared. TABLE NOTES (A) The wholesale price is from Liquor Merchants Association of Australia "Drinks Guide" (www.drinksguide.com.au). The wholesale price for spirits is based on purchasing a case of 12 bottles. (B) Heineken, a relatively expensive product, was not available at the IGA we visited, so this average price is not directly comparable with the other retailers. However, when prices for the four beers available at all retailers are compared, IGA is placed second. na Not available. * Prices are based on Sydney stores as at April 2010. Prices change regularly and vary by region.

Research indicates the expansion of supermarket-owned liquor stores is at the expense of independent retailers

< The majors must be covering the difference themselves."

Phillip Connolly, who owns two outlets in Sydney, tells a similar story. "We recently bought Crown Lager direct from Carlton Brewery for a wholesale price of \$51 per carton, and put it on sale in the shops for \$55. At the same time, Dan Murphy's had Crown on special at \$75 for two cartons."

Should the regulator take action?

When below-cost selling occurs in a fairly concentrated market, the typical fear is that once the competition is reduced or squeezed out, major players will recoup lost revenue through higher prices. So if loss leaders are being sold, shouldn't the regulators take action?

"If a business is engaged in predatory pricing – that is, below-cost pricing designed to damage or drive competitors from the market – then the Australian Competition and Consumer Commission (ACCC) can act under our competition laws," says Dr Craig Emerson, Minister for Competition Policy and Consumer Affairs. "A court dealing with a predatory pricing case does not have to be satisfied that the accused business can recover its losses after it sees its rival out of the market. At the same time, however, we need to be careful about stopping businesses offering consumers lower prices. Sometimes complaints are made in the name of protecting existing businesses from competition."

The ACCC told CHOICE it will take seriously any information showing that below-cost pricing is being

used to damage other competitors. "Where there is information to suggest this is occurring, the ACCC will investigate," a spokesperson says.

Anti-competitive deals

The ACCC has had good cause for concern around the misuse of market power in liquor retailing, as both Coles and Woolworths have previously been found guilty of illegal conduct. While not related to predatory pricing, in 2005 and 2006, the ACCC completed successful legal proceedings against Coles (Liquorland) and Woolworths for anti-competitive liquor deals. Both had opposed competitors' applications for new liquor licenses, but agreed to withdraw their objections if the independents signed restrictive agreements. Conditions in the agreements prevented independents from selling packaged takeaway liquor (as opposed to drinks to be consumed on the premises), licence applicants from opening new shops and drive-throughs, competitors from increasing shop sizes, and competitors from advertising and promoting takeaway liquor to consumers. Liquorland was fined \$4.75 million.

The Federal Court found Woolworths had contravened competition law in four agreements that had "the purpose of substantially lessening competition in local packaged takeaway markets". In two examples, exclusionary provisions aimed to prevent independent businesses from supplying liquor to actual and potential Woolworths customers. The judgment found the

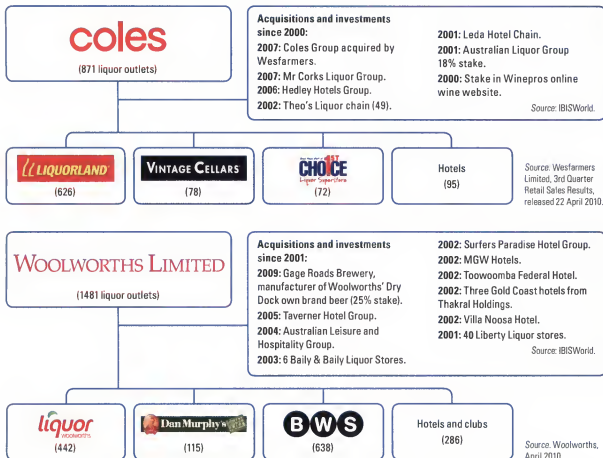
WINE PRICES COMPARED - MIXED DOZEN**

Retailer (listed in order of cheapest total price for the four wines available in every shop)	Brown Brothers Dolcetto (\$)	Brown Brothers Crouchen Riesling (\$)	Brown Brothers Moscato (\$)	Giesen Marlborough Sauvignon Blanc (\$)	Jacob's Creek Chardonnay (\$)	Jacob's Creek Chardonnay Pinot Noir NV (\$)	McGuigan Black Label Red (\$)	Mori & Chandon Brut Imperial Champagne NV (\$)	Oyster Bay Marlborough Sauvignon Blanc (\$)	Stoneleigh Marlborough Sauvignon Blanc (\$)	Yellowglen Pink Sparkling NV (\$)	Yellowglen Yellow Sparkling NV (\$)
Dan Murphy's	10.20	8.20	10.20	14.99	7.99	8.99	6.95	52.50	15.99	15.99	6.95	6.95
1st Choice Liquor	14.99	8.21	na	14.64	8.99	7.83	7.99	51.47	16.99	15.99	8.99	8.99
Independent C	17.99	14.99	17.99	na	9.99	9.99	na	59.99	14.99	16.99	10.99	10.99
Independent A	na	na	na	na	na	na	na	63.99	14.99	na	9.99	9.99
Liquorland	15.99	13.74	15.99	19.99	9.99	12.99	9.99	62.49	19.99	19.99	9.99	9.99
Woolworths Liquor	15.99	13.99	15.99	19.99	9.32	9.32	9.99	66.65	18.65	18.65	9.32	9.32
IGA Plus Liquor	na	na	na	16.00	na	na	10.00	69.99	15.99	23.99	9.99	9.99
BWS	16.00	13.99	15.99	14.44	9.99	9.99	9.99	77.78	19.99	19.99	8.89	8.89
Vintage Cellars	15.99	13.99	15.99	19.99	9.99	12.99	na	79.99	19.99	19.99	11.99	11.99
Independent D	14.99	16.99	18.99	19.99	13.99	13.99	na	79.99	19.99	22.99	14.99	14.99
Independent B	na	17.00	na	20.00	12.00	14.00	13.00	87.00	21.00	21.00	14.00	14.00

USING THE TABLE We compared prices for a mixed dozen of Australia's top-selling wines, creating our list from information supplied by Coles, Woolworths and Australian Liquor Marketers, the largest wholesaler. Retailers are ranked by the total price for the four wines that were available in every shop visited. na Not available.

** Prices are based on Sydney stores as of May 2010. Prices change regularly and vary by region.

Coles and Woolworths' liquor outlets



Cleanskins offer good wine at very cheap prices, but some believe they're hurting the winemaking and grape-growing industries

agreements intended to stop independent competitors entering local retail markets, to protect Woolworths' business. The retailer was fined \$7 million.

The rise of cleanskins

The wine industry has been dramatically affected primarily by an oversupply, but also by a strong Australian dollar that is hurting export sales. One market response has been for Coles and Woolworths to develop their own label and unbranded wines – "cleanskins" – often for sale at extremely low prices. By bottling up wine for retailers to sell unbranded, winemakers can clear excess stock without damaging their brand integrity. And consumers have embraced cleanskins, which for many people have replaced branded cask wine at the budget end of the market and offered savings over more expensive labelled bottles.

But some believe cheap cleanskins and own brand wines are hurting the industry. "The two major supermarkets are now in an increasingly strong market position to dictate to suppliers," says Mark McKenzie, Executive Director of Wine Grape Growers' Australia. "The dominance of supermarket-owned wine brands made under contract

is squeezing wine producers' profits. And while consumers are enjoying low prices now, there will be a huge cost to the variety of Australian wines available."

"The chronic oversupply is all our own doing – we're not blaming the retailers for that," says Stephen Strachan from the Winemakers' Federation of Australia. "But retailers are using the surplus to introduce their own brands to the market, which ultimately comes at a cost to established brands. For an established brand-owner it is soul-destroying to see your brand unnecessarily discounted in the marketplace, undoing all of the hard work you have done over the last five or even 10 years."

The supermarkets deny such claims. "Cleanskins intrinsically exist due to the chronic oversupply in the Australian wine industry, and blaming retailers for the wine glut is drawing a rather long bow," says a Coles spokesperson. "The reality is that cleanskins are an avenue for producers to sell their excess wine, with less long-term impact to their brands. While we offer a sizable range of cleanskins, they are only a small part of our overall wine range. We continue to support Australian wine producers, large and small." ■

CHOICE
ONLINE

Read case studies, expanded information about where consumers choose to shop, and have your say at www.choice.com.au/bottleshops.



STORY REBECCA GATTO

Meat and greet?

Very few meat pies are tasty or packed with meat, while the majority are a very unappetising prospect.

NUTSHELL

>> We analysed 20 meat pies for their meat content and examined their contents for gristle, as well as comparing on-pack nutrition information. 11 pies were taste-tested by our staff.

>> Meat pies have been redefined by FSANZ as having to contain 25% "meat flesh".

>> There has been an improvement in meat content since our last test, as some manufacturers lift their game to go beyond the standard requirement.

Meat pies are an Australian icon – eaten at the footy, ready as a quick snack in service stations, fresh in bakeries and available in all shapes and sizes at the supermarket.

Patties and Sargents dominate the supermarket pie sector. Patties makes Four N Twenty, Herbert Adams, Patties and Snowy River pies, while Scotts, Big Ben and Sargents all fall under the Sargents' umbrella.

But does the humble meat pie actually come packed with meat, or is it oozing gravy, soggy pastry and lots of gristle? CHOICE's analysis of 20 supermarket pies reveals which pack the most meat.

How much meat?

To find out how much meat is actually in the pies, we sent them to an external lab (see *How We Analyse*, opposite). We covered most of the national brands stocked in supermarket freezers.

There's no chemical test specifically for "meat". What's measured is protein, and the meat content (as a percentage of the whole pie, not just the filling) is calculated from this. So long as it's declared on the label, manufacturers can also include soy protein in the filling. However, the analysis doesn't distinguish between protein from meat and protein from vegetable protein.

The meatiest choices

Herbert Adams King Island Gourmet Premium Beef Pies take the gong for most meat at 38.5%, followed by Elmsbury Bakehouse Premium Grain Fed Beef Pies (Aldi) and Snowy River Meat Pies. Of these, Elmsbury has lower amounts of fat and sodium (see the table, page 24), making it our Best All-Rounder pie (see *What to Buy*, opposite). Although it's not the cheapest on test, it's good to see the quality Aldi is offering in a premium pie that's nutritionally a better choice. Bear in mind, however, that Australian pasture-fed beef is a more sustainable choice than grain-fed beef.

Conversely, Mrs Mac's, Sargents Premium Chunky Beef Royale and Herbert Adams Pepper Steak Chunky pies

barely make the minimum requirement, all containing just over 25% meat as required by the Food Standards Code.

In our 2006 test, Big Ben Extra Tasty, Sargents Traditional and Black & Gold pies failed to meet the standard. We're pleased to see these manufacturers have since lifted their game to meet the 25% requirement.

You may not love Coles

Our analysis found You'll Love Coles is the only pie on test that fails to meet the minimum 25% requirement of the Food Standards Code, containing just 22.7% meat. However, Coles disputes our results, and provided their own independent analysis showing the pie meets the standard. When we tested a second batch of Coles pies, however, our original findings were confirmed.

The You'll Love Coles pie has almost 10% lower meat content than Coles' Smart Buy product, which is less than half the price. Coles claims this variation relates to the different species of meat used. Smart Buy uses a combination of beef and mutton meat, which is cheaper in cost and higher in fat content, whereas You'll Love Coles contains all beef. We suggest sticking with the Smart Buy pie to save money without compromising on quality.

What's in the filling?

Most brands of pie contain predominantly mince, so there's no way of telling what kind of meat it is just by observing the filling, as we did. Of the pies that claim to have chunks of meat, we found there weren't many chunks and the filling was mostly mince. Gristle was detected in all the pies, but only in relatively small amounts. While unpleasant, gristle – generally connective tissue and blood vessels attached to the meat – is allowed by the Food Standards Code. The only standout observation was a splinter of bone in the Black & Gold pie.

All the pies on test are OK to eat occasionally. While 13 have too much saturated fat, the rest are only amber traffic lights for total and saturated fat as well as sodium.

HOW WE ANALYSE

Laboratory analysis Three samples of each pie are tested and the results averaged. This test determines if the pies meet the FSANZ standard.

Nutritional analysis We record the energy, total fat, saturated fat, sodium and weight of the pies (see the table, page 24).

Physical analysis (for gristle) The contents of the pie are put in a sieve, the gravy is washed away with water, and observations are made about gristle in the meat. This is a difficult test – the meat is usually minced finely so detection is tricky.

Taste test A panel of 20 CHOICE staff members taste-tests 11 of the 20 pies (all 20 pies couldn't be tested as we couldn't get enough tasters).



We select the pies to be taste-tested by type, choosing the "traditional" style pies available frozen from the supermarket. The pies are prepared to packet instructions; half a pie is presented to each panellist on a

plain plate, with no brand identification. Panellists consider the appearance and taste of the pies' filling and pastry, and rate them based on whether or not they would buy the pie.

NUMBER CRUNCH

25%

The minimum amount of meat now required in a meat pie by the Food Standards Code.

\$127.1M

The total grocery value of single serve meat pies.

18,500

The total grocery volume, in tonnes, made up by meat pies.

Source: Retail World, 2009 Annual Report.

Tick of approval?

Four'N Twenty Lite meat pies have the Heart Foundation Tick of approval, but this doesn't necessarily mean they have the least amount of saturated fat. That honour goes to Patties Gluten-free meat pies – unfortunately the most expensive pies on test, but suitable if you have a gluten intolerance.

The Heart Foundation's Tick program follows nutrition criteria to represent choices that are lower in certain nutrients (such as saturated fat and sodium) than other foods in the same category. However, manufacturers need to pay to participate in the program and in many cases, even when their products comply, they may choose not to do so (see Seal of Approval?, CHOICE March 2010, page 14). Always use the nutrition information panel to help you choose the healthiest products.

Tastier with sauce

Our tasters were not too impressed when describing the pie filling and pastry and giving an overall impression. Four in five said there was too much gravy in Mrs Mac's; sure enough, when we cut these pies in half, gravy came oozing out. Half the panellists said Sargents Traditional Pies were too salty, and the label confirms these pies are right up there for sodium content, with 500mg per 100g.

When it came to the overall impression of the filling, 65% said they liked Black & Gold, followed by 45% who liked Four'N Twenty Traditional. On the other hand, 80% disliked the filling of Coles Smart Buy. For the other pies, most panellists rated the filling as OK. One neatly summed up the taste: "Meat pies are a snack that needs sauce."

WHAT TO BUY



MOST MEAT

Herbert Adams King Island Gourmet Premium Beef Pies \$2.30 (per pie)



BEST-TASTING TRADITIONAL PIE

Four'N Twenty Traditional Meat Pies \$1.65 (per pie)



BEST ALL-ROUNDER

Elmsbury Bakehouse Premium Grain Fed Beef Pies (Aldi) \$2 (per pie)



CHOICE ONLINE

For a tasty homemade meat pie recipe, as well as many other CHOICE recipes, log on to www.choice.com.au/recipes

Always check the nutrition information on the packaging to help you choose the healthiest pie in the super-market freezer

Our taste-testers like their pie pastry to be a decent thickness that holds the contents of the pie well and doesn't break apart in their hands. About 70% said Four'N Twenty Traditional pies and 65% said Herbert Adams King Island Gourmet pies had perfect pastry. Forty per cent said Mrs Mac's pastry was too thick and almost half said Scotts was too thin. Meanwhile, 80% said the pastry of Big Ben Traditional pies was too doughy, while 40% said Home Brand pies break apart, which we noticed as soon as we opened the packet.

As a final question, we asked our panellists to consider if they would buy the (taste-tested) pies or not. They were most likely to buy Four'N Twenty Traditional, which takes out our Best-Tasting Traditional Pie, followed by Black & Gold. They were very unlikely to buy any of the other pies, particularly Home Brand, Scotts and Coles Smart Buy.

Aldi's Elmsbury Bakehouse Premium Grain Fed beef pie wasn't initially included in our taste test. However, when it came out as our Best All-Rounder, based on our price and nutrition analysis, we put it through a small taste test, which confirmed that it tasted good as well as being comparatively healthy and good value for money.

What is 'meat flesh'?

Since our 2006 review of meat pies, our food regulator, Food Standards Australia New Zealand (FSANZ), has improved the definition of a meat pie. Under the Food Standards Code, a meat pie must now contain a minimum of 25% "meat flesh". Before this, the definition was limited to "meat", which could include nasty parts such as snouts and ears. Meat flesh includes the skeletal muscle of any slaughtered animal as well as any "attached" animal rind, fat, connective tissue, nerve, blood and blood vessels.

But "meat" does not necessarily need to be beef. Muscle meat from buffalo, camel, cattle, deer, goat, hare, pig, poultry or sheep can be used to manufacture meat pies and doesn't need to be specified on the label. Offal, on the other hand – the presence of brain, heart, kidney, liver, tongue or tripe – must be declared. Offal can also include parts of the carcass such as blood, pancreas, spleen and thymus.

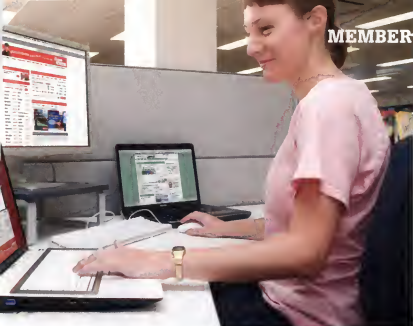
Thankfully, none of the pies on test declared the presence of offal. ■

PRODUCT		SPECIFICATIONS							
Brand / product (in order of meat content)		Meat flesh content (%)	Energy (kJ/100g)	Total fat (g/100g)	Saturated fat (g/100g)	Sodium (mg/100g)	Weight (g/pie)	Pies per pack	Price per pie (\$*)
# Herbert Adams King Island Gourmet Premium beef pies		38.5	989	12.4 ▲	7.0 ●	491 ▲	210	2	2.30
Elmsbury Bakehouse Premium Grain Fed beef pies (Aldi)		37.9	880	8.6 ▲	4.1 ▲	360 ▲	225	2	2.00
# Snowy River Meat pies		36.6	1050	13.7 ▲	6.8 ●	456 ▲	150	6	0.60
# Coles Smart Buy Meat pies		32.2	1050	13.7 ▲	6.8 ●	456 ▲	150	6	0.55
# Four'N Twenty Traditional pies		31.2	1030	13.2 ▲	7.4 ●	509 ▲	175	4	1.65
# Elmsbury Meat pies (Aldi)		30.8	855	8.4 ▲	4.1 ▲	415 ▲	150	6	0.55
Elmsbury Premium meat pies (Aldi)		30.5	1040	12.3 ▲	5.8 ●	440 ▲	175	4	1.10
Four'N Twenty Lite meat pies (A)		30.1	803	7.5 ▲	3.9 ▲	387 ▲	175	4	1.60
# Big Ben Traditional meat pies		29.2	1010	12.4 ▲	6.3 ●	455 ▲	175	4	1.50
Sargents Extra Special Grain Fed beef pies		28.9	942	11.1 ▲	5.2 ●	284 ▲	225	2	2.40
Big Ben Extra Tasty meat pies		28.5	1080	14.5 ▲	6.8 ●	392 ▲	175	6	1.00
# Home Brand Meat pies		28.5	855	8.4 ▲	4.1 ▲	415 ▲	150	6	0.55
# Sargents Traditional meat pies		28.2	1075	14.4 ▲	6.5 ●	500 ▲	175	4	1.50
# Scotts Great Aussie meat pies		27.6	940	10.1 ▲	4.7 ▲	385 ▲	150	6	0.95
# Black and Gold Meat pies		26.9	1050	13.7 ▲	6.8 ●	456 ▲	150	6	0.75
Patties Gluten-free meat pies		26.8	914	8.9 ▲	2.4 ▲	470 ▲	175	2	4.00
Herbert Adams Pepper Steak Chunky pies		25.8	930	9.9 ▲	4.8 ▲	440 ▲	210	2	2.20
# Mrs Mac's Famous beef pies		25.3	989	10.6 ▲	5.0 ●	515 ▲	210	4	2.10
Sargents Premium Chunky Beef Royale pies		25.1	980	12.0 ▲	5.4 ●	375 ▲	175	4	1.65
You'll Love Coles Beef pies (B)		22.7	987	12.9 ▲	6.7 ●	381 ▲	175	4	1.35

USING THE TABLE Nutrients Based on information on the label. Traffic light criteria are based on the latest nutrition recommendations and dietary guidelines established by government health experts in Australia and internationally. Fat (g/100g) ▲ 3.1-19.9 Saturated fat (g/100g) ▲ 1.6-4.9 ● > 5g Sodium (mg/100g) ▲ 121-599

Price Pack and pie sizes vary, so to compare we use the price per pie based on prices in Sydney supermarkets in March 2010

TABLE NOTES # Pies included in the taste test * Rounded to the nearest five cents (A) Carries the Heart Foundation Tick (B) Packaging has been rebranded with minor ingredient changes. Progressive rollout since April 2010.



STORY TANYA FONG

Book smart, travel savvy

Should you book your next holiday online yourself or through a travel agency? CHOICE surveys almost 4000 members to find out how to get the best deal.

To find out whether physical or online travel agencies offer better value, we asked CHOICE members to rate their experiences with both, describing the problems they encountered and how satisfied they were with the service provided. Of the 3800 members who responded, about four in five booked their holidays online, while the rest opted for a physical agency.

Selling international airfares

International airfares are sold to travel agencies either as gross fares, where the agency's commission is a percentage of the price, or as net fares, where the agent then marks up the fares as they wish. The main cause of price variations is that travel agencies access flight availability and price options differently; the number of products and prices offered depends on how the agency queries the global distribution systems (GDS) – databases that hold the global flight inventories offered by the various airlines >

NUTSHELL

>> When booking your holiday, research online and contact physical travel agencies to compare packages.
>> Always check that the prices quoted include all fees and charges, especially credit card surcharges.

The travel industry is a complex web of relationships between airlines, hotels, travel agencies and other travel-related services. When you walk into a travel agency to book your holiday, the agent researches the flight and accommodation options available for your destination and timeframe, and provides an itinerary according to your budget. Airlines and hotels, as well as car rental, travel insurance, rail and cruise companies, depend on these travel agents – who receive commissions – to sell their products directly to consumers. What you're not told is the level of commission and/or incentives the travel agent receives to book you with a particular airline, hotel or car rental company.

This longstanding hierarchical supply chain is being changed dramatically by the internet. Airlines, hotels, cruise and rail companies, as well as packaged tours, are now able to compete online against traditional agencies for your travel dollar.



TRAVEL BOOKING TIPS

Plan your trip early or buy last-minute Generally, the earlier you book, the cheaper the airfares. Airlines release schedules at least nine months in advance. If you decide to travel on a whim, book within the four to six weeks before your trip – this is when airlines start lowering prices to fill seats.
Sign up for e-newsletters to receive alerts on cheap airfares. Find websites that offer travel coupons or promotional codes. We found discounts for airfares

and accommodation at www.couponsnapshot.com.au.
Look for travel agencies (physical and online) that offer 'lowest price guarantees' [where an agency will match the price offered by another travel company]. Check the terms and conditions carefully.
Clear your cookies or cache and start again when booking online. Several online travel agencies time-out their offers, meaning the price you find may increase when you navigate away from the page. Clear your cookies or print out

your itinerary before navigating to another website.
Look for the lowest total price when comparing prices [inclusive of airport taxes, travel visas, booking and/or credit card surcharge fees]. Bear in mind that travel agencies may only present options from their preferred partners – those who pay them higher commissions.
Be sure about your dates and itinerary when you book, as change or cancellation charges can be substantial.

Travel agents are likely to provide you only with options for airlines and hotels that pay them higher rates of commission

< – and the system they use to do so. This means an agency – more often than not a physical agency – with limited access to the number of airlines can only offer a limited number of products (flight combinations to and from destinations) and price range.

"The search algorithms and technologies of the three existing GDS differ substantially," explains veteran travel agent, Alex Snead. "Like Google, the GDS needs to search the millions of available flight options around the world. One of the three GDS, Amadeus was built using newer technology and has a more up-to-date picture of airline seat availability. The more flight options found increases the probability of producing a lower-priced ticket."

According to Darin Walters, managing director of online flight agency Jetabroad: "When you can see more options – including combining different airlines for a trip – you can best compare and weigh your choices. We're not surprised that Flight Centre, Jetset, Travelscene and other traditional travel agencies are booking with us on behalf of their customers; one of their agents told us it was cheaper and easier than doing it through their own systems."

Regardless of whether you use a physical or an online travel agency, the matrix of sales commissions, fees and sales staff incentives remain a closely guarded secret. Always bear in mind that a travel agent may only present you with options from airlines, hotels and other travel suppliers that pay the agency higher commissions.

Poor advice from physical agencies

Of the 800-odd survey respondents who bought holidays at physical travel agencies, 38% said they did so because they believed these provide good standards of service, followed by convenience and because they were recommended by someone else. However, many CHOICE members found going to a physical travel agency a disappointing experience. Members who bought their holidays through

WHAT ARE THE MOST POPULAR PHYSICAL TRAVEL AGENCIES FOR CHOICE SUBSCRIBERS?



Flight Centre: 37%
 Harvey World Travel: 12%
 Independents: 33%
 Jetset Travelworld: 5%
 Travelscene: 4%
 Other: 10%

NOTE: Sample size = 808. Total = 101% due to rounding.

independent travel agencies were also more satisfied than those who booked through bigger retail chains such as Harvey World Travel or Flight Centre.

CHOICE members chose to book through physical travel agencies because they expected a good standard of service. However, poor advice and customer service were the most common problems they encountered. "I went to three different travel agents and found my best price at Flight Centre," says Alison. "But when it came to details such as

CASE STUDY

Smart traveller

In 2009, Google conducted a travel study that found more than three-quarters of Australians research their travel purchases online, while 69% actually purchase online. Many CHOICE members do a combination of both – they research travel review sites such as Trip Advisor for their destination, shop for packages and prices online, phone or walk into a physical travel

agency and ask the agency to match the package and price they found.

"With my recent seven-week overseas holiday, I researched online and then contacted all the major travel agents," says CHOICE member, Melinda Mortimore.

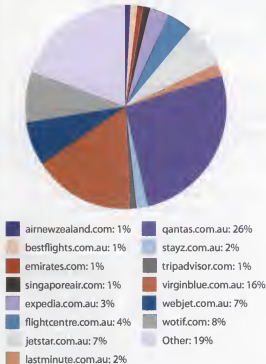
"When their prices came in all the same, I chose the most efficient and friendly service. I bought my international flight from a physical

travel agent, but used Trip Advisor to book directly

to book their best-rated hotel. I booked my connecting flights online. When I couldn't find how to get from Göreme to Istanbul in Turkey, the hotel sent me a list of Turkish airlines and I booked a flight for only \$100."



WHAT ARE THE MOST POPULAR TRAVEL WEBSITES FOR CHOICE SUBSCRIBERS?



NOTE: Sample size = 3062. Total = 99% due to rounding.

the best place to stay to be near sites we wanted to visit, the staff seemed lost and unable to get the answers."

Several members also report that their travel agents botched their flight dates and accommodation. "The travel agent booked me on wrong flights and then said they could not help me, so I had to rebook with the airline on my own, which cost me substantially more," says Robyn.

Lack of price transparency on websites

One-third of members who booked holidays online directly with airlines, hotels and/or travel websites did so because they believed the websites offered competitive prices. Convenience and finding the most suitable product online were also key reasons.

Qantas came up as the most commonly used travel website; travel website members were also likely to recommend Best Flights, Wotif? and Expedia (see pie chart, above). However, Peter warns that with Expedia, "the taxes and charges can be calculated at different exchange rates. Also, the cheaper quote that's originally offered when you first start searching may cease to be available when you go to book – even after only a few minutes."

Members who booked online commented that the special prices and deals advertised on the website weren't

actually available when they went to book. They also took issue with the hidden costs of booking online, such as credit card surcharge fees for airlines and booking fees for online travel agencies. Booking fees charged by online travel agencies vary from none in the case of Zuzi, up to \$18.95 with online travel agency Best Flights. Typically, you won't know the total price of your trip until you actually start keying in your credit card details. "I would prefer to know the total cost of the fare from the outset rather than when you get to the booking stage," says member Lucy.

CHOICE members encountered the most technical problems and difficulty navigating Singapore Airlines' website compared with others surveyed – which is disappointing, as this was voted the best airline to travel with to almost all of the most popular international destinations for Aussie travellers (see CHOICE Online, right). Members were most likely to recommend Emirates and Air New Zealand. TripAdvisor, a travel review site, was also highly recommended.

Which should you choose?

Jayson Westbury, CEO of Australian Federation of Travel Agents, maintains physical travel agents are the dominant sales force of international travel outbound from Australia. "As a result, many retail travel brands hold strong global buying power and this allows them to offer very competitive pricing to consumers and hold flight seats while you think your decision over. The internet will more often than not require an immediate decision, meaning that if the decision is not made on the spot, the offer will most likely not be the same the next time you access the site."

Haydn Long from Flight Centre adds: "You can phone us any time, wherever you are in the world, and we will be able to offer assistance. This has been particularly valuable for customers when major tragedies have occurred, such as the tsunami in Asia a few years ago."

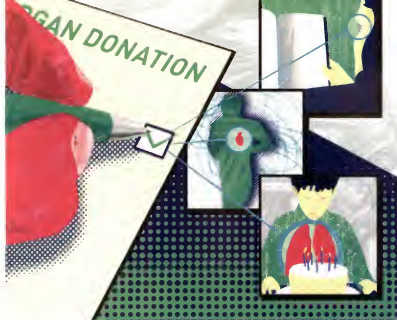
When deciding whether to go online or visit a travel agent in person, you should consider what's most important: price, convenience or service. In-person service will pre-plan your itinerary and provide a point of contact should things go wrong – cancelled flights to Europe due to Icelandic volcano activity is a recent example. It may also be better for group holidays with multi-leg stopovers. Travel agencies can gear trips for niche tourist markets; Intrepid Travel offers off-the-beaten track tours, while World Expeditions designs adventure tours for over-55 travellers.

By contrast, the value of online booking is the convenience of comparing travel packages and prices. If you know what you want and are happy to forego in-person service, you may be able to find cheaper alternatives online more quickly. However you choose to book, ensure that all options are presented to you and that the price you're quoted includes all fees and surcharges. ■



CHOICE ONLINE

Go to www.choice.com.au/internationalair to see the results of our international airlines survey; for information on travel insurance, see www.choice.com.au/travelinsurance.



STORY KARINA BRAY

Life after death

Many people support the idea of organ donation, but their wishes can go unfulfilled unless they talk to their family.

NUTSHELL

>> Many potential organ donors fall by the wayside because their relatives don't consent to organ donation on their behalf.

>> It's not enough to signal your intent to donate organs by signing up to the register or ticking a box on your driver's licence – talk to your family about your wishes.

In the past few years in Australia, there have been about 250 organ donors per year, providing for about 800 recipients. Approximately 1700 people are on a waiting list for organs at any one time. Sadly, some will die waiting. For those 1700 to get a new organ, there needs to be higher rates of donation. The good news is that you can help.

Why the organ shortage?

About 150,000 people died in Australia last year, but very few qualified as potential organ donors. In fact, of all the people who die each year, only about one per cent are suitable organ donors. There are a number of medical criteria that must be met for organ donation to proceed, as well as the requirement for families to provide their consent. Organs have a limited life after

the heart stops beating as lack of oxygen and a build-up of toxins quickly render them unsuitable, so timing is critical.

The primary source of donors is people who die in hospital, typically in the intensive care unit (ICU) where support systems are in place. With a donor population of only 11-12 per million people, Australian donation rates are low compared with many other developed countries. There are several reasons for this, including relatively low numbers of potential donors (for example, we have low rates of trauma from car accidents and firearms compared with some countries), potential donors not being identified (about 20% who die in an ICU are not identified as such by doctors or nurses), and a need for more hospital resources for end-of-life supportive care of potential donors.



UNDERSTANDING DEATH

When a loved one is lying on a hospital bed – declared brain dead but apparently breathing, warm to the touch and with a heartbeat evident on one of the many machines to which they're attached – it can be hard to accept they're actually dead. But without the ventilator artificially keeping oxygen entering the lungs and the heart pumping blood around the body, there'd be no signs of life.

Until recently, potential organ donors had to meet the criteria for brain death. This is when the brain has received such serious trauma that blood flow to it has ceased and there is no chance it will ever recover.

Sometimes, however, a person may have received serious brain trauma and possibly suffered cardiac arrest, and while the circulation can be restarted and kept going artificially, if treatment were withdrawn the patient would soon die.

In a bid to increase the potential pool of organ donors, so-called cardiac death has now been adopted as being suitable for organ donation in Australia. In 2009, 42 of the 247 donors had cardiac death declared.

Brain death is determined by a series of tests carried out by two senior doctors. After an appropriate period of observation and

mechanical ventilation during which the patient has unresponsive coma, the tests examine certain reflexes, such as pupils being non-reactive to light, an absence of cough or gag reflex, and a lack of spontaneous breathing. Medical imaging may also be used to determine lack of blood flow in the brain.

Cardiac death is declared when, after withdrawing mechanical ventilation, the patient doesn't move, can't breathe on their own, has a lack of blood flow to the skin and an absence of circulation as evidenced by lack of pulse for at least two minutes.

But the main reason Australia has a low donor rate is because of a low family consent rate. Only about 58% of families who are asked about organ donation give their consent, which is at odds with the much higher percentage of people who claim to support organ donation (more than 80%). The main reason for refusing consent is that surviving relatives don't know, and therefore can't convey, the wishes of the patient.

How can we increase donation rates?

Spain has the highest rates of organ donation, with about 33 donors per million people. The first key reason for its high donation rates is their system of presumed consent, where it's assumed organs will be donated unless the person has lodged an objection. The second key reason is the presence of donor coordinators in every hospital with ICU facilities – specially trained professionals who actively seek potential donors, working closely with the medical teams and with the relatives of patients.

The donor coordinator approach is being adopted more widely throughout the world, and has been in place in South Australia since the mid-1990s. Donation rates in SA are much higher than in any other Australian state or territory at more than 20 per million people – two to three times the national average.

The introduction of a presumed consent, or opt-out, system is more controversial, although it's currently being considered in Western Australia. Proponents of the presumed consent system argue it doesn't result in unwilling relatives being forced to agree to donation, because people who don't wish their own organs to be donated can lodge their objections on a register, and families can object on their behalf. And in some presumed-consent countries, such as Spain, relatives are still consulted about organ donation – though they're asked whether they object to donation, rather than if they agree to it.

But opponents are concerned that presumed consent undermines the concept of organ donation being a gift, and that it also has the potential to erode trust in doctors, who may be perceived to be acting in the interests of potential recipients rather than the patient.

If consent rates were increased to Spanish levels, and all suitable donors were identified, it's been estimated that Australian donation rates would increase to 16 donors per million – a rate already exceeded in SA.

Common concerns about donating

I'm too old to be a donor Hardly anyone is too old, or too young, to become a donor. Anyone can donate eyes, although there are upper age limits for some

CASE STUDY

You don't need your organs when you're gone

Heather Crawford grew up tall, strong and healthy. But in her early 20s, her health suddenly and unexpectedly deteriorated. "On the outside she looked fine – but on the inside, she was dying," says Heather's mum, Haidee.

Heather says people had remarked that she sounded out of breath when she answered the phone, but she only became really concerned when she couldn't climb the stairs to her flat. Tests revealed she had Eisenmenger's Syndrome, a rare condition caused by a combination of a hole in the heart and pulmonary hypertension.

"Suddenly, we went from some concern about Heather's health to a life-threatening disease," Haidee says. "Within days of being admitted to hospital, Heather was told she wouldn't be able to have children and would need a double lung transplant."

"I was on the organ donor list myself but, of course, never considered that I would need donor organs," says Heather. "I waited five months for my transplant, and I'll never forget when I got the call."

After a 12-hour operation to fix the hole in her heart and undertake the double lung transplant, Heather began her road to an "amazing" recovery. A keen performer, she has returned to her beloved theatre, but feels her most important role now is to enjoy every moment of the new life she has been given – and to live, laugh and sing in memory of a special donor she never knew.

"I really believe there should be a benefit to a negative situation – almost like a last good deed," says Heather. "After all, when you're gone, what will you do with your organs? If you have the opportunity for someone to benefit from them, why not do it?"

SOURCE: WWW.DONATELIFE.GOV.AU

organs: kidney donors, for example, are usually aged 75 or younger; heart donors, 65 or younger. There are also lower age limitations for skin and bone (about age 15).

I have an illness that prevents donation Illness no longer necessarily poses a barrier to organ donation. The medical criteria for donation are broadening all the time. Someone who dies of cancer in palliative care, for example, can still donate their corneas. And a person with hepatitis C can successfully donate certain organs to another person with hepatitis C. >

NUMBER CRUNCH

247

The number of organ donors in Australia in 2009.

799

The number of lives saved or enhanced by donated organs (2009).

3.4

The average number of organs retrieved from each donor.

Source: www.donatelife.gov.au

If you wish to donate your organs after you've passed away, talk to your family now as they'll have the final decision

DID YOU KNOW?

Give and take

In January this year, Israel adopted a new law designed to increase organ donation rates, whereby people who carry organ donor cards receive a higher priority

on transplant lists should they have need of a transplant themselves. The priority extends to first-degree relatives of donor cardholders, and an even higher priority is given to

live organ donors. The current consent rates for organ donation in Israel is about 45%, slightly lower than Australia and a lot lower than many OECD countries.

Live organ donation

Kidney donations from living donors are becoming increasingly common, accounting for almost half of all kidney transplants. Transplants from living donors have a slightly higher success rate than from deceased donors. Living donor transplantation hit the headlines in 2001, when the late Kerry Packer received a kidney from his friend and helicopter pilot, Nick Ross.

In most cases, the donor is related to the recipient and has a compatible

blood and tissue type. However, if a friend, spouse or family member who's prepared to donate a kidney isn't compatible with the intended recipient, another option is the Australian Paired Kidney Exchange Program (AKX), which matches willing donors with compatible recipients.

After undergoing a range of medical tests, donors and recipients have their details registered in an AKX database, where a search is performed for potential matches. Sometimes a straight swap between

two pairs is possible, otherwise several pairs may be involved. If a match is found, everyone's surgery takes place on the same day, and at the same time, although not at the same hospital (to protect participants' identities). This ensures that if one donor pulls out at the last minute, surgery on the other donor/s doesn't take place either, so no-one is disadvantaged. The donated kidneys are transported to the recipients' centres and transplanted the same day.

< My body will be disfigured It's a common and understandable fear that organ donation may involve disfigurement of the donor's body – but it doesn't. Like any other surgery, organ donation involves making, closing and dressing incisions and treating the body with respect. Family members can see and spend time with their relative, before and after surgery. Normal funeral arrangements can be made, and consenting to donation doesn't mean the body can also be spirited off for use in research or scientific experiments.

I'm opposed to donation because of my religion Most religions support organ donation as an act of charity and compassion. Shinto and Romany faiths oppose donation, while others, such as Jehovah's Witnesses, impose certain conditions.

I'm concerned about who may receive my organs You won't know who receives your organs, except in general terms such as age and gender. Australian law requires the anonymity of both donor and recipient to be preserved. However, donor families and recipients often keep in contact anonymously through the DonateLife agency (www.donatelife.gov.au).

I'm anxious about the cost There's no cost to the donor's family for donation, or any other treatment given, after death is certified (in a public or private hospital).

I'm scared I won't be dead, or doctors may not try hard enough to save my life Hospital staff are dedicated to saving life. Organs are only removed for transplantation once all attempts to save life have failed and after death has been certified by doctors who are entirely independent of the transplant team.

You can take action now

If you're willing to donate your organs after you die, you need to do two things now:

- **Join the Australian Organ Donor Registry (AODR)** Contact 1800 777 203, fill out a form at any Medicare office, or follow the links on the Organ and Tissue Authority's website (www.donatelife.gov.au).
- **Talk to your family about your decision** It's not enough just to join the AODR or tick a box on your driver's licence. Regardless of any formal arrangements you've made indicating your intention to donate organs, your family has the final say in whether the donation goes ahead. In most cases where relatives refuse consent for an organ donation, it's because they didn't realise their loved one's wishes. ■

NUTSHELL STORY DAVID OAKENFULL

>> Food labels use a language all of their own.

"Natural" can mean artificial; "fruit" can mean a sugary confection.

>> We list 12 tricks to watch out for – always check the fine print.

Tricks of the trade

Don't believe everything you read on food labels – it takes more than a quick glance to avoid being duped.

Seeing is not necessarily believing – at least, not when it comes to food labels. Food manufacturers are masters of persuasive imagery and suggestive language. Sugar and fat can be made to look positively healthy, while processed apple pulp can be rebadged as "juicy peaches" or "succulent strawberries".

All too often, you need to check the ingredients list and nutrition information panel to find out what a product really contains. On a quick trip to the supermarket, we found 12 outstanding examples of creative spin that manufacturers use to persuade us that their products are exactly what we want. >

1



NOT AS NATURE INTENDED

You probably think a food that's "natural" is healthier and more wholesome than a food that's artificial and processed. Food manufacturers would certainly like you to think so. Nice & Natural Natural Nut Bars even get the word into their brand name twice. Though the ACCC has guidelines, there's no universal or legal definition of what a product must or must not contain, or how it must be processed, in order to claim it's natural. Nice & Natural Natural Nut Bars are stuck together with glucose syrup manufactured by heating maize starch with hydrochloric acid, and contain lecithin extracted from soy bean oil using superheated steam – neither of which is very "natural".

Go Natural Yoghurt Almond & Apricot bars claim to "taste good, naturally", but a major ingredient is hydrogenated palm oil, which is high in artificially produced trans fats.

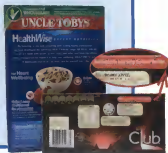
2

HEALTH HYPE

There's no shortage of products that want you to believe you'll be healthier if you eat them regularly, but all too often their claims don't stand up to close scrutiny. Uncle Tobys Healthwise for Heart & Circulatory System contains betaglucon, "a soluble fibre found in oats which helps lower cholesterol re-absorption", and wholegrain fibre "to help maintain the heart's wellbeing". While none of this is untrue, you'd have to munch your way through several servings every day to achieve the promised benefits. And Nestlé Club chocolate may well be "a rich source of antioxidants" but it also contains 19% saturated fat and 50% sugars.

With so many messages of this type on the supermarket shelves, it's hard to

believe current labelling regulations don't actually allow health claims (except in relation to added folic acid). Specifically, labels are not permitted to include the word "health" in conjunction with the name of the food, or refer to "any disease or physiological condition". But with labelling regulations currently under review (see What You Can Do, page 32), for now it's Rafferty's Rules – and inserting "health" into a registered trade name such as Healthwise is a neat trick to get round the regulations.



3

STILL CALL AUSTRALIA HOME

The Food Standards Code requires the country of origin to be stated on the label, but there's plenty of scope for evasion and obfuscation.

A company can be "Australian owned" but manufacture its products offshore; a product that claims to be "Made in Australia" could be mainly imported food that's been packaged here. The best you can hope for is "Product of Australia" (or "Produced in Australia"). This claim can only be used if all significant ingredients

used in the food originated here. Extra Juicy may be 100% Australian owned but most of the juice is imported; Juice Shot Vitaboot claims to "provide a combination of the finest Australian fruits", but actually contains more imported than Australian ingredients.



4



GUIDE OR GUILT?

Many processed foods now have daily intake guide "thumbnails" on the front of the pack. But daily intake guides can be misleading because they're based on serving sizes that manufacturers can adjust to present the product in the best possible light.

Only someone with a sparrow's appetite would be satisfied with the specified serving of 50g of McCain Pizza Perfection Thin Crust Pizza. And a CHOICE survey found that men helping themselves to breakfast cereals on average took 49% more than the serving size recommended on the packet, while women took 26% more.

We believe Australia should use the traffic light system that awards red, amber or green to foods based on their total fat, saturated fat, sugar and salt content. This system is most effective in helping you identify healthier foods, and can't be manipulated by manufacturers as it's based on nutrients per 100g rather than sneaky serving sizes.

1

WHAT YOU CAN DO

Food labelling regulations are currently under review (see CHOICE, May 2010, page 9). You can back up CHOICE's call for mandatory frank and informative labels by sending us examples of misleading or deceptive food labels you come across. Where possible, please send the actual label to: Food Labels, CHOICE, Reply Paid 63621, Marrickville, NSW 2204; or scan and email to labels@choice.com.au.

5

BLINDED BY SCIENCE

T rue science provides solid evidence based on systematic observation and deduction, but food and drink manufacturers have their own take on the scientific method. Powerade Isotonic claims to be "scientifically proven to help you perform at your peak longer", but when we looked for evidence of this we found only two inconsistent studies that so far are not published in any peer-reviewed scientific journal.

Vivair Nanowater claims to be "ultra-filtered pure water for accelerated hydration... [that] undergoes a unique nano-filtration process (to) remove impurities and convert the structure of



water to smaller and more numerous molecules". This may sound impressive, but when compared with what's actually known about the molecular structure of water, it's complete nonsense.

6

FAT-FREE ... OR FAT-LOADED?

G ippisland Dairy Berry Twist Yoghurt is 94% fat-free, which means, of course, it actually contains 6% fat – a lot of fat for yoghurt. Worse, Gippisland Dairy and Fantastic Chicken Flavour Rice Crackers (which contain 5% fat) shouldn't be making this claim at all, because the industry code of practice limits "X% fat-free" claims to foods containing no more than 3% fat.

You'll also often see these claims on products, such as confectionery, which don't contain any fat. Allen's Mini Snakes may claim to be 99% fat-free, but this doesn't make the product any less sugary.



7



FAUX FRUIT

We should all be eating at least two serves of fruit a day. But it's fresh fruit, not packaged fruit, that's healthy. Uncle Tobys Fruit Fix claims to be "99% fruit ingredients" and to provide "1 serve of fruit in every snack", but one of these snacks contains only about half the dietary fibre and vitamin C that you'd get from eating a medium-sized apple – and there's no guarantee this highly processed product contains the antioxidants and other healthy trace nutrients found in fresh fruit.

IXL All About the Fruit Apricot Spread sounds fruity, but contains less fruit (36%) than regular jam. Pomegranate and blueberries are good for antioxidants, but SPC Sliced Pears with Pomegranate & Blueberry Juice contains only 8% of both.

8



TICK, TICK, TICK

It's easy to assume that, much like the National Heart Foundation Tick, any tick on a food label means the product meets certain nutrition criteria that could benefit your health. But often what these ticks represent is nothing more than something obvious and trivial.

Like many other cereals, Kellogg's Nutri-Grain contains added vitamins and minerals but is also one of the least nutritious – low in fibre and with far too much sugar and salt. YoGo Triple Trek is aimed at small children; sugar is its second major ingredient.

11



LET THERE BE LITE

"Light" or "lite" usually means less fat, less sugar or fewer kilojoules. But what's "extra light olive oil"? It's actually only light in taste and colour – it packs in the same kilojoules as any other olive oil.

Western Star Ultra Light Dairy Blend really does contain "70% less fat than margarine" – but that's not quite as impressive as they'd have you believe. More relevantly, this product contains only 27% less saturated fat than regular polyunsaturated margarine spread.

9



SOURCES OF CONFUSION

Claims such as "source of dietary fibre" mean less than you might think. You'll see fibre claims on breakfast cereals, for example, that are well below average in fibre content. The industry code of practice allows this claim on a food that contains not less than 1.5g of fibre per serving, which amounts to a modest 5% fibre for cereals with a 30g serving. This isn't enough, in our view, for a food that should boost your fibre intake for the whole day. Look for the claims "very high fibre" or "excellent source of fibre". These are more meaningful because the food should then contain at least 6% fibre, regardless of serving size.

12

LESS THAN FREE-RANGE

If you care about animal welfare, you may wish to pay extra for free-range eggs in the hope the chickens that laid them have a better life. Unfortunately, in Australia there's no legally enforceable definition of what free-range actually means. Most eggs sold as free-range in the supermarkets are laid by hens kept under conditions that fall well short of standards set by animal welfare organisations such as the RSPCA. Producers can effectively make up their own rules.

The only way to be sure that "free-range" really means anything is to look for organic certification (organic eggs, meat and dairy products must come from free-

10

IMAGE MAGIC

Take a quick look at the labels below. A juicy strawberry fruit snack? A delicious peaches and mango dessert? Florida's Natural Au'some Fruit Nuggets actually contain no real fruit at all (only juice and purée) – the only strawberry in sight is a 1% trace of strawberry juice made from concentrate.

SPC Peaches in Mango Flavoured Jelly tempts you with an image of a ripe peach and juicy-looking slices of mango, but peaches are only a minor ingredient (28%) – there's more water and pear juice – and there's only a trace of mango purée. But note the tricky graphics, with "flavoured" in much smaller print than the rest of the product name.

It's illegal for food labels to display misleading images, but some manufacturers sail close to the wind.



range animals, and organic standards clearly define what free-range means), or certification by independent organisations such as the RSPCA or the Free Range Egg and Poultry Association of Australia (FREPPA).





NUTSHELL STORY TANYA FONG

>> Quality of advice and price should determine whether you choose a traditional or discount pharmacy. If you find a pharmacy that provides both, stick with it.
>> Toiletries are often cheaper at discount pharmacies.

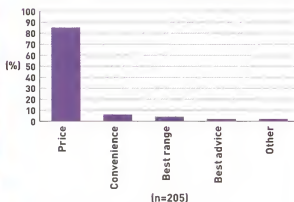
Script format

CHOICE surveys 900 members to find out whether traditional or discount pharmacies are the right prescription.

The pharmacy business is changing. According to IBISWorld's 2009/10 report, *Pharmacies in Australia*, only 30% of a traditional pharmacy's trade consists of general retail and non-prescription medicines such as Panadol. The rest is dispensing prescription medicines, and most of these are drugs listed with the Pharmaceutical Benefits Scheme (PBS) (see Demystifying Prescription Pricing, opposite).

Traditional pharmacies are also well-known for providing professional pharmaceutical advice to consumers, but CHOICE's member survey suggests

WHY CHOICE MEMBERS SHOP AT DISCOUNT PHARMACIES



SATISFACTION WITH DISCOUNT PHARMACIES

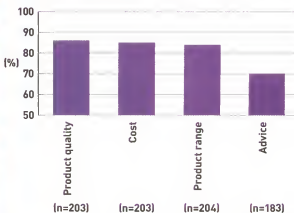


TABLE NOTES n refers to the number of members who responded to the question

consumers' shopping habits are changing. They've discovered that discount pharmacies can now offer good advice as well as lower prices.

How can pharmacies charge differently?

Over the past three years, cuts to PBS funding have seen the profit margin for pharmacies falling. "We're pressured to dispense more scripts, or volume-sell, in order to remain profitable," explains Assad Karem, managing director of Pharmacy4Less. "Selling in volume has some advantages as it retains supplier discounts, allowing us to be competitive. It's a tough balancing act."

The rise of discount pharmacies, which dispense discounted scripts and sell a range of non-prescription medications, vitamins, toiletries and beauty products at discounted prices, has put added pressure on traditional pharmacies. Discount pharmacies derive more revenue from retail and non-prescription products – a 50/50 ratio compared with 30/70 for traditional pharmacies – which is partly why they can sell your medications at lower prices. Discount pharmacies can pass the savings on to you while still making a profit, because generic manufacturers and

DID YOU KNOW?

Demystifying prescription pricing

The price you pay for a prescription medicine depends on many factors, including:

- Whether the medicine is subsidised under the Pharmaceutical Benefits Scheme (PBS), and if so, on price negotiations between the government, drug companies and the Pharmacy Guild;
- Your status as a patient (general, concessional or repatriation);
- Whether a brand price premium, therapeutic group premium or a special patient contribution applies, and your safety net status. Under the PBS, drug

manufacturers negotiate the price they can charge for their products with the government. This is the "amount paid by the government" found on the PBS website (www.pbs.gov.au). If the price of the medication is greater than the cost of the patient co-payment (currently capped at \$33.30 for general patients or \$5.40 for concessional and repatriation patients), the government pays the difference to the pharmacy.

For example, for 30 tablets of Lipitor (40mg), a cholesterol-lowering drug with a dispensed price of \$79.05, the pharmacy receives \$45.75 (\$79.05 - \$33.30) from the government. For concession consumers, the pharmacy receives \$73.65 (\$79.05 minus \$5.40).

If the price of the medication is less than your co-payment, you pay the full cost of the medicine. In this situation, the dispensing pharmacist can include additional fees and safety net recording. This accounts for the "price to consumer" found on the PBS website.

The recommended price to consumer for the branded diabetic medication Diabex (500mg, 100 tablets), for example, is \$19.76 on the PBS website. However, some pharmacies will charge below the recommended price - you'll pay \$17.55 for Diabex from Terry White Chemists and \$10.55 from Chemist Warehouse. But other pharmacies may add in a number of discretionary pharmacy charges - beyond the

recommended price - taking the cost of your medication closer to the capped co-payments.

To save on your medications, ask your doctor or pharmacist for a generic equivalent of brand name drugs suitable for your condition. Once a product is off patent, the government only subsidises the price of the lowest cost generic alternative. The original brand manufacturer can set the price they think the market will bear. The difference is a "brand or therapeutic group premium" that the patient must pay (and does not contribute to the PBS Safety Net).

Unless your doctor has specifically indicated otherwise on the prescription, a pharmacist can dispense another brand of the same medicine at your request. This way, you can avoid paying a premium.

In the case of Diabex, you can instead opt for the generic brand, Diaformin (500mg, 100 tablets), which contains the same active ingredient but only costs \$7 at Chemist Warehouse.

Although only about a quarter of CHOICE members purchase medications at a discount pharmacy, 70% are satisfied with the advice they receive

their wholesalers offer better trading terms and substantial discounts to pharmacies for bulk purchases.

Discount pharmacies choose to operate at lower margins. They're often not in shopping malls with very high rents, and to further reduce their overheads, they also tend to employ fewer pharmacists (or pharmacists who've recently graduated), which is why they're typically known for their skeletal staffing.

Traditional vs. discount pharmacies

In our survey, 72% of CHOICE members still buy their medications from traditional pharmacies, suggesting professional advice and a healthy relationship with the pharmacist are key factors in their decision - especially when they're taking several different types of medication. They also cite the rapport they build up over time with the pharmacist who knows their medical history. "I value the professionalism, advice, and personalised attention at a pharmacy above any marginal savings available from discount stores," says CHOICE member Chris.

Of the 23% of members who purchase their medications from a discount pharmacy, almost 90% said it was for lower prices, while 70% reported they were satisfied with the professional advice they receive at these stores (see bar chart, opposite). "The price difference between discount and regular chemists is amazing," says CHOICE member Ken. "I save up to 40%, or about \$12, on a script. The only reason I don't use them more often is they're too far away - but if I'm going past one, I definitely go in."

But don't assume they're always cheaper all of the time. Chemist Warehouse, for example, sells a 100-tablet box of Panamax painkillers for \$3.80, compared with just \$2 at Terry White Chemists and \$1.55 at Roy Young Chemists.

A balancing act

The line between traditional and discount pharmacies is blurring. "Many main street pharmacies have changed their name to include the word 'discount', but charge the full list price," says CHOICE member David. >



CHOICE ONLINE

Go to www.choice.com.au/generics to see our table of popular prescription drugs and their generic alternatives.

All must meet the same standards of quality and safety as branded drugs, yet many are a fraction of the price.



SAVE \$\$ AT THE PHARMACY

- Ask your doctor if there's a less expensive or generic brand suitable for your condition when you're given a script (see Demystifying Prescription Pricing, page 35).
- Look up the medication in the Pharmaceutical Benefits Schedule at www.pbs.gov.au/html/consumer/home. It tells you the dispensed (PBS) price, your co-payment/permitted

consumer price, the premium you pay for a brand-name drug and any generic alternatives, as well as the maximum recordable value for the PBS Safety Net. You can also find facts sheets about your medication.

- Ensure any online pharmacy you buy from is based in Australia, staffed by registered Australian pharmacists and requires a valid script for prescription medicines.

Check also that it is accredited with the Pharmacy Guild of Australia's Quality Care Pharmacy Program.

- Make sure your medications are recorded at the pharmacy on a Prescription Record Form (PRF) if you or your family need a lot of medicines, as the PBS Safety Net helps with the cost of your medicines.

< Because their revenue from dispensing PBS-listed medicines is falling, traditional pharmacies are also increasing their range of non-prescription medications as well as offering discounted toiletries. There are also traditional/discount pharmacy hybrids such as the NSW-based chain Pharmacy4Less, whose mission statement is "more care, less cost".

The *Pharmacies in Australia* report predicts that in order to combat the various revenue pressures, more traditional pharmacies "may increasingly seek to differentiate themselves from low-cost competitors on the basis of the professional value-added services".

"Consumers look to pharmacists as credible advisors for their health and wellness – especially those in less populated and remote areas – and pharmacists are increasingly the first port of call for people with health problems," says Kristen Smith from Terry White Chemists. "We are service-driven, not profit-driven. And while we don't believe discounting is any substitute for trusted advice and personal service, we do place particular priority on competitive pricing."

CHOICE VERDICT

CHOICE believes consumers are benefiting from the changing pharmacy landscape and the rise of discount pharmacies in particular.

"The key message for consumers is to shop around smartly, first by checking what the recommended consumer price is on the PBS website, and then comparing the prices offered at different pharmacies," says Dr Ken Harvey, adjunct senior lecturer at La Trobe University School of Public Health.

Under the five-year Community Pharmacy Agreements between the federal government and the Pharmacy Guild of Australia, advice from pharmacists has been partially funded by government since 1990. In the current agreement, effective 1 July, the total budget of \$15.4 billion over the next five years includes \$1.6 billion

HOW WE SURVEY

The best discounts

In February, we surveyed 900 CHOICE members to find out where they shopped for their medications and why they did so. We also asked those who shopped at discount pharmacies to rate how satisfied they were with their cost, advice, product range and quality (see bar charts, page 34).

Following the results of the survey – which found price was the major drawback for discount pharmacies – we compared price differences between traditional and discount pharmacies for 10 top-selling PBS-listed medications, as well as personal care items.

We selected Terry White Chemists – a retail pharmacy chain with more than 150 franchises nationwide – to represent traditional pharmacies, and Chemist Warehouse – with more than 130 branches nationwide – to represent discount pharmacies.

We discovered that, on average, you can save:

- **\$5 on blood pressure-lowering tablets**
A 30-tablet (10mg) pack of Coversyl costs \$27 at Terry White Chemists, but only \$22 at Chemist Warehouse.
- **\$5 on antibiotics** A 20-capsule (250mg) pack of Amoxil costs \$12 at Terry White Chemists, but only \$6.99 at Chemist Warehouse.
- **\$4.30 on moisturiser** A 500g jar of QV cream costs \$19.30 at Terry White Chemists, but only \$15 at Chemist Warehouse.

specifically for advice and patient services programs (with the remaining \$13.8 billion allocated as pharmacy remuneration for PBS medicines). So, as a consumer, you should never feel reluctant to demand advice and good service from your pharmacist. ■

Lab tests

Home entertainment, whitegoods, household and personal appliances – they're all tested here.

**VACUUM
CLEANERS
PAGE 42**



Peter Horvath testing vacuum cleaners in the CHOICE laboratories.

Inside

38 eBook readers



52 Electric heaters



Plus

42 Vacuum cleaners

46 Smartphone operating systems

48 Dishwashers

54 Compact computers

CHOICE. Make the right one.

CHOICE has its own testing laboratories, where experienced technical staff put products through their paces. We use test methods from Australian standards, and we develop our own to match the way consumers use a product in their homes. We buy the products we test, to maintain our independence from manufacturers and so we know what you're faced with in the shops. Our recommendations are based on a product's quality and performance, with no hidden bias.

CHOICE SHOPPER For the best deal on products where you see this logo, call 1300 360 655. Have the model name and number, the price you've been quoted and your CHOICE personal subscriber number.

CHOICE ONLINE / CHOICE VIDEO When you see one of these headings, there is more information about this story at www.choice.com.au.

CHOICE BEST BUY Our testers award a product a Best Buy if it delivers high quality at a comparatively low price. Not every product test report includes Best Buys.

CHOICE GREEN BUY Our researchers award a Green Buy to a product that delivers good quality and environmental performance at a comparatively low price. Not every test report has Green Buys.

**BEST
BUY**

**GREEN
BUY**



STORY DENIS GALLAGHER

Virtual books

Electronic book readers are coming into their own, but don't throw out your paperback novels just yet.

NUTSHELL

>> eBook readers are beginning to deliver on their promise as an alternative to the paperback novel.

>> If you want colourful multimedia magazine content with a web browser and video (without Flash), consider an iPad.

Electronic books – also known as eBooks – have been around for quite a few years. However, the screen quality of the first generation of eBook readers compared poorly against paper-based books, and buying eBook titles online was inefficient and expensive. Poor battery life also meant you were lucky to finish a couple of chapters, let alone a full novel, before having to recharge the unit.

Current models deliver better screen technology, much-improved battery life and access to the latest digital novels, as well as a huge collection of classic literature available for free. CHOICE tested six of the latest eBook readers, and found that despite a wide variety of screen sizes, features and functions, all had something to offer as an alternative to the traditional paper book.

What do you read?

The most important thing to consider when looking for an eBook reader is what sort of books you read. If you enjoy the classics, look for a reader that supports the EPUB format (see Jargon Buster, right) as you will be able to download thousands of classic titles free to read and share on other eBook devices. The table on page 40 lists the file formats available for each reader.

However, if you're the type of person who buys the latest blockbuster as soon as it hits the shelves, you may be restricted in your purchasing options. At the moment, the Amazon bookstore has the widest variety of new titles and latest releases, and the wireless purchase and instant downloading of eBook titles is smooth and efficient. Unfortunately, the lack of support for the EPUB format on the Amazon Kindle (the eBook reader used to purchase eBooks at Amazon.com) limits the amount of available free classic literature. Also, many titles available for US readers are not available for a Kindle owner with an Australian address. However, local commercial websites offer new releases, and the choices available to purchase Australian authors and titles should improve over the coming year.

What about the iPad?

The newly released Apple iPad can display electronic books and will in time deliver a local online bookstore, but is not

comparable to the models on test here. All these readers display greyscale graphics using E Ink, whereas the iPad has a colour display focused on delivering not only text but also non-Flash-based video and high quality graphics. If you're keen to read stories as part of a colourful online multimedia experience, the iPad may be an option. However, due to >

JARGON BUSTER

E Ink The eBook readers on test use electronic ink (E Ink) technology, which can keep an image or page of text onscreen, without using any power, until the screen is refreshed by turning to the next page. Some E Ink devices quote power usage in terms of page turns, giving several thousand per charge, but all models on test last for several days or even weeks between recharges.

DRM Digital rights management controls how digital media files can be used and shared, and is designed to control the unauthorised duplication and illegal distribution of copyrighted digital media.

3G The third generation of mobile phone networks. Readers with 3G connectivity contain an internal SIM card that allows you to purchase books online. This service is provided free by Amazon, but cannot be used for anything other than browsing and buying books on Amazon. The Apple iPad with 3G connectivity has said it intends to charge for the service, as it will allow you to use the iPad as a general web browser as well as accessing the Apple bookstore when it becomes available.

Wi-Fi Wireless local area networking (WLAN) allows you to wirelessly connect either to the internet or an online bookstore using your home network connection.

EPUB Short for electronic publication, this format is a standard developed by the International Digital Publishing Forum for the distribution of electronic books, and is one of the most commonly available formats. The EPUB format can be copyright protected, so although it's possible to buy EPUB books on commercial sites they will usually include a DRM code that makes them difficult to share on another eBook reader or device. Dymocks has announced it will be selling eBooks in EPUB format.

PROFILES

70% Sony Reader
PRS-600**PRICE** \$390

While not officially supported by the company at the moment, Sony Australia told CHOICE the Sony PRS-600 should be available in local stores towards the end of 2010. If you can't wait, the PRS-600 is readily available online from local sites such as www.denoonline.com.au, with the ability to purchase eBooks from local and overseas sites.

The interactive touchscreen is easy to navigate using either your finger or the stylus, and being able to write and save notes on an eBook makes it a useful tool for students. It also scored well with our trialists for overall reading quality. However, you do need to load software on your computer before you can start using it, and the lack of Wi-Fi connectivity means you have to connect the reader to a PC before you can download eBooks.

Add another \$80 to the price if you want a protective case (which we recommend for any of these devices) and a power adapter to charge it when away from a PC.

**69%** ECO
Reader**PRICE** \$390

The ECO Reader is based on the Hanlin V3 eBook, which has also been rebranded as the BeBook, with each model having slightly different firmware.

This reader has a solid feel, with several different button options for turning the page and navigating an eBook title. The protective leather sleeve is included in the price and the removable battery is easy to replace. The unit comes pre-loaded with some eBook titles. The onscreen menu is not as intuitive as some of the others on test, and although the 512MB internal storage capacity is fairly small, you can load books onto an inexpensive SD card.

**67%** Amazon
Kindle DX**PRICE** \$566

The Kindle DX's integrated 3G wireless network and 4GB internal storage capacity make it very easy to search, select, purchase and download books from the Amazon site, while the large 9.7" screen should satisfy users who prefer bigger text. The site also has a large collection of classic titles for about \$1 each. However, lack of EPUB file support means you can't access the huge range of eBook titles available for free using this format.

The Kindle has dominated the eBook market, yet our tester rates the DX model equal-worst for ease of use. Lack of an SD card slot and mains power adapter (you need to buy an adapter approved by Amazon) in the standard kit are disappointing omissions for the most expensive reader on test.

**67%** iRiver
Story**PRICE** \$399

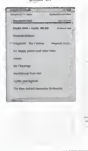
This eBook has been promoted in Harvey Norman stores, and has a good combination of 2GB internal storage capacity as well as the ability to use inexpensive SD cards. The integrated microphone allows you to make audio notes that can be linked to a page or passage of text.

Our tester found some of the buttons were placed in awkward positions, and the reader chassis felt less sturdy than the other models on test. A power adapter is not included in the package, but unlike with the Kindle, you can use a standard USB power charger for the iRiver that is readily available.

**65%** Amazon
Kindle 2**PRICE** \$321

The Kindle 2's integrated 3G wireless network and 2GB internal storage capacity make it very easy to search, select, purchase and download books from the Amazon site. This smaller Kindle may appeal to users wanting a more compact reader, and it's also the cheapest model on test.

As with the other Kindle, there is no SD card slot and no mains power adapter supplied (you need to buy an adapter approved by Amazon).

**65%** BeBook
Mini**PRICE** \$398

Looking more like a first-generation PDA, this diminutive model may suit users wanting a reader that can easily fit in their pocket. The fact that it has the smallest screen of all models on test may be a good or bad point depending on your preferences; however, our tester found the interface was not as intuitive as some of the others, nor was the onscreen menu.

Although the 512MB internal storage capacity is fairly small, you can load books onto an inexpensive SD card. A power adapter is not included in the package, but unlike with the Kindle, you can use a standard USB power charger for the BeBook Mini, which is readily available.



The most important factor to keep in mind when buying an eBook reader is the type of books you enjoy reading

its backlit screen and more reflective surface, it does not compare favourably with any of the other models on test. Our July issue will feature a review of the iPad.

An E Ink-based eBook reader is your best option if you like taking books with you when travelling. Compared with reading off a backlit screen such as a laptop, iPhone or iPad, eye fatigue won't be as much of an issue. You'll also enjoy a better experience when reading indoors or outdoors in direct light, and travellers can use an E Ink-based eBook for weeks without having to recharge the device.

eBook availability

You can find eBooks online easily using a web search, but due to regional publishing restrictions and digital rights management (DRM) issues, not all books are available in Australia. Here are a few sites to try.

Free eBooks

- gutenberg.net.au
- e-book.com.au
- kobobooks.com
- books.google.com

Commercial websites that offer eBooks

- dymocks.com.au
- amazon.com
- kobobooks.com
- readwithoutpaper.com
- macmillandigital.com.au
- beBook.net.au/pages/eBooks.html
- eBooktop.com.au
- eBookstore.com.au
- randomhouse.com.au/EBookStore

HOW WE TEST

Our hands-on testing of eBook readers focuses on design and ease of use, and includes an ease of use assessment by our expert tester, Ryan Shaw, as well as a readability assessment by a user panel of enthusiastic male and female readers aged 12 to 60+.

We asked our trialists to assess the feel of each model when reading a digital book, compared with reading a paper-based novel. Ease of navigation, including turning a page and skipping to particular parts of the eBook, were commented on and scored. Each user spent a day and a night with each eBook reader so it could be used under three different types of lighting: normal indoor lighting, normal outdoor lighting and normal bedroom night-time lighting.



PRODUCT	PERFORMANCE						FEATURES					
Brand/model (in rank order)	Overall score (%)	Ease of use score (%)	Readability indoor score (%)	Readability outdoor score (%)	Readability bedroom score (%)	Stated battery life	Stated recharge time (hrs)	Adjustable font size	Multiple font types	Qwerty keyboard	Text-to-speech	Wireless
Sony Reader PRS-600	70	84	70	52	61	7500 page turns	4	✓				
ECO Reader	69	86	56	61	54	7000 page turns or 5hrs MP3 playback	3	✓	✓			
Amazon Kindle DX	67	75	63	70	52	1 week (with wireless on); 2 weeks (wireless off)	4	✓		✓	✓	3G
iRiver Story	67	90	52	54	49	28hrs book reading; 24hrs music listening; 5hrs voice recording	5	✓		✓		✓
Amazon Kindle 2	65	75	56	63	56	1 week (with wireless on); 2 weeks (wireless off)	4	✓		✓	✓	3G
BeBook Mini	65	86	47	59	47	7000 page turns or 5hrs MP3 playback	3	✓	✓	✓	✓	

USING THE TABLE Scores The overall score is made up of: Tester ease of use, 40%; Readability – Normal indoor lighting, 20%; Normal outdoor lighting, 20%; Normal bedroom night lighting, 20%. **Font resizing** allows you to change the size of the font, which can be useful to avoid eyestrain. **Multiple font types** allows you to alter the typeface. **Qwerty keyboard** allows you to make notes and search for available titles. **Text-to-speech** is available on some of the models on test, but the effect is disconcerting and generally useless unless you can cope with listening to a story read by a robot.

WHAT TO LOOK FOR

Accessories Does the reader come with a wall charger or only a USB cable (for plugging into a PC)? An AC adapter provides more flexibility for charging.

This may be an optional extra. Note that in Australia, the Kindle AC adapter is an option and most USB-AC adapters may not work with it.

Controls Note where the page-turning buttons are located, as this has a big impact on long-term comfort. Hold the reader as if you were reading a book and see if the buttons are in the right place for you. Also, spend some time going through the menus to see how easy it is to access the reader's electronic features.

Connectivity Does it connect to a PC only via USB? Does it have internet connectivity via Wi-Fi or 3G (see Jargon Buster, page 38)? Some readers can connect to the internet wirelessly to download books.

Document file formats Not all readers support every eBook format. Check eBook stores to see what format the books you want come in (the most common form is EPUB). Also, check if they are locked with digital rights management (DRM). Compare this with the eBook

reader's specifications for compatibility. Some may list a format but only support this format without DRM, so look for a listing of which DRM-locked formats it does support. Another popular eBook format is Adobe PDF; however, while this format is good for keeping the look and style consistent, resizing

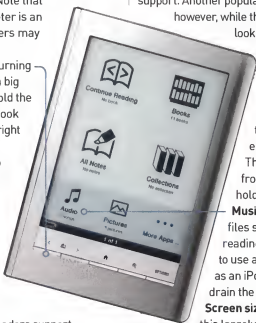
the font on an eBook can be difficult or impossible.

Memory capacity All eBooks on test except the Kindles have SD memory card slots that allow you to read as many eBooks as the card can store.

The onboard memory ranges from 512MB to 4GB (1GB will hold about 1000 books).

Music Some devices play MP3 music files so you can listen to music while reading. However, none will be as easy to use as a dedicated music player such as an iPod, and listening to music will drain the battery more quickly.

Screen size Measured diagonally, this largely determines the size of the reader. The most common screen size is 6". The Kindle DX has a 9.7" screen, which some of our user panelists found too big and unwieldy compared with the more compact models.



An E Ink-based reader is your best choice when travelling, and also provides a better reading experience when reading indoors or outdoors in direct light

SPECIFICATIONS

File format support					Electronic manual (on device)	Screen size (inches)	Power options	Power adapter included	Resolution (pixels)	Greyscale levels	Internal storage capacity	Removable storage	Weight (g)	Dimensions (mm: H x W x D)	Website	Price (\$)
RTF	HTML	PPT	GIF	TIF												
✓			✓			6	USB (A)	Optional	600 x 800	8	512MB	SD/MS DUO	286	174 x 121 x 10	sony.com	390 (C)
✓	✓	✓	✓	✓	✓	6	USB	✓	600 x 800	4	512MB	SD	220	184 x 120 x 10	ecoreader.com.au	390
✓	✓		✓		✓	9.7	USB	No (B)	1200 x 824	16	4GB	-	542	264 x 182 x 9	amazon.com	566
		✓			✓	6	USB	Optional	600 x 800	8	2GB	SD	284	203 x 127 x 9	iriver.com.au	399
✓	✓		✓		✓	6	USB	No (B)	600 x 800	16	2GB	-	291	203 x 135 x 9	amazon.com	321
✓	✓	✓	✓	✓	✓	5	USB	Optional	600 x 800	8	512MB	SD	165	151 x 105 x 10	mybebook.com	398

Document file formats All models support PDF, TXT DOC. **Image file formats** All the models support JPEG, Bitmap and Png image files. **Audio file formats** All models support MP3 audio. **Price** Recommended retail, as of May 2010. **TABLE NOTES (A)** Can also use a 5 V 2V charger. **(B)** International version requires additional purchase. **(C)** Not distributed locally at time of publication. Price from local online retailer. The Sony Reader PRS-600 is the only model with a touchscreen and that allows the user to make handwritten notes.



In the bag

Our latest testing of mid-priced vacuum cleaners finds bag models take the lead over bins.

NUTSHELL

>> Fifteen mid-priced vacuum cleaners on test, priced between \$249 and \$599.

>> Only one bin model makes our What to Buy list.

>> Our top-performing brand in this test, Miele, also came out as the most reliable brand in our recent reliability survey.

Mid-priced vacuum cleaners continue to stake their claim as a value-for-money option; they perform well and are generally easy to use. CHOICE's extensive testing of vacuum cleaners reveals that if you need to rid your home of pet hair, most expensive models do the job very well, as unlike cheaper vacs they're likely to come with a turbo brush or power head. Nevertheless, mid-priced models are also available with these features, and give excellent results for picking up pet hair – see the table, page 44, for more.

When buying a vacuum cleaner, keep in mind the type of cleaning that's required. Barrel models are easier to carry up stairs and use in awkward places, such as in a car or behind furniture. But if you need to vacuum a large area of carpet on a level surface, upright models are better.

as they have built-in power heads. All the vacuums on test are good on hard floors, and a conventional cleaning head is all you'll need to vacuum carpet. When it comes to pet hair, however, in most cases a model with a turbo brush or power head will give a more thorough clean.

WHAT TO BUY

Miele Cat & Dog 5000 55261	\$599
Miele 55211	\$429
NiLfiSk Action Plus Pet Pack 44000180	\$249
Kambrook Captive G3 Pet KBV480	\$250
NiLfiSk Extreme X150 9057224010	\$579
Electrolux Eraospace ZE340	\$299

HOW WE TEST

Dirt removal from carpet Our tester, Peter Horvath, pre-loads the vacuum cleaners with artificial household dust, embeds sand evenly into a section of carpet and vacuums it to a set pattern and speed. The collected sand



is then weighed and recorded as a percentage of the sand applied; this is repeated twice for each vacuum cleaner and the results are averaged. He rates all models based on the dirt pick-up performance from carpet using the standard cleaning head.

Ease of use is based on how easy it is to manoeuvre the cleaner and move the cleaning head on the carpet and under low furniture. Peter assesses operation of the controls; how difficult it is to empty and change the dirt receptacle; and how easy the supplied accessories are to use and store.

Cleaning corners and along edges
Sand is spread into a right-angled corner, and using the standard cleaning head it's vacuumed to see how close to the corner each cleaner is able to pick up dirt.

Pet hair removal Peter embeds cat

hair into the carpet and vacuums it to a set pattern and speed. Where supplied, the turbo brush or power head is used; otherwise, he uses the standard cleaning head. He rates the results based on how much cat hair is left behind.

Scratch test For uprights, the cleaning head is set to the hard floor setting; for barrels, Peter uses the hard floor tool or standard cleaning head set to hard floor. He runs the head back and forth 50 times over a lacquered fibre board and checks for scratches. No models on test left any marks, which is typical for most vacuum cleaners, so this result is no longer included in the overall score.

Noise is measured at the user's position at the maximum power setting. Even though most models produce similar sound readings, some emit a high-pitched whistle that can be irritating.



For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number.

The full range of models on test may not be available in all states.

Bag versus bin

Of the 15 vacuum cleaners on test, bag models almost completely dominate our table. Only one bin model, the Kambrook, is recommended, with all the others rounding out the bottom half of our table. This reaffirms what CHOICE has found in past testing of vacuums – that, on average, bag models perform better than bins.

There are pros and cons for both types of dust collector systems. With a bag model, you'll have the ongoing cost of purchasing disposable bags. However, generally the disposable bag is larger than the bin of a bin model, so it doesn't need to be emptied as frequently. Also, when you change the disposable bag you're changing and refreshing a large part of the filter system.

By contrast, with a bin model you'll need either to clean the main filter frequently or replace it – an extra cost. Bags generally come with sliding shutters to prevent

dust from spilling out when removed. Bins are also well-designed to prevent this, but bag models are less likely to expose you to dust and allergens. If you accidentally suck up something valuable with a bin model, however, it should be easier to see and retrieve.

Finally, there's an environmental issue to consider. Most vacuum bags are not recyclable, whereas with bins there's no waste.

Old reliable

Our last test of sub-\$300 vacuums (CHOICE, November 2009) reported a real find in the Miele S2110, which held its own against more expensive counterparts. The good news is that according to our recent reliability survey (CHOICE, May 2010), Miele – which also tops our recommended list for mid-priced vacs – was reported as the most reliable brand of vacuum cleaner. >

CHOICE has found that bag-type vacuum cleaners generally perform better than bin models

WHAT TO LOOK FOR

Light, quiet and easy to manoeuvre If you can, try the vacuum cleaners in the shop over carpet and hard surfaces before buying. Look for a long cord so you're not changing power points frequently, as well as cord retraction and a compact design for tidy storage.

Adjustable head height allows you to adjust the height of the bristles on the cleaning head to the length of the carpet pile or to suit vacuuming hard surfaces.

Tools The standard tools to check for are dusting, crevice and upholstery brushes. Having on-board storage makes them easier to access when needed.

Dust collector The vacuum cleaners on test have either a bin or bag (see Bag Versus Bin, above).

A turbo brush is a rotating brush driven by airflow, while a power head uses an inbuilt motor. Both enhance cleaning performance, but power heads are generally more effective, particularly when picking up pet hair. These accessories are larger and heavier than the standard cleaning head, and are generally only included as standard items in more expensive models. Of the models on test, only the Hoover Freedom FR7183 comes with a power head. It's also the only upright vacuum, so this feature comes standard.

Variable power/suction allows you to lower the suction for delicate jobs, such as cleaning curtains.

Telescopic wand lets you adjust the wand to suit your height, so you don't have to bend too much.

HEPA filter This stands for high-efficiency particulate air filter, an international standard for filters that trap particles, which can help if you have asthma or a dust allergy or sensitivity. You may notice claims such as "HEPA 12" or "HEPA 14"; the number refers to the

vacuum's Minimum Efficiency Reporting Value (MERV), the standard used to measure the filter's ability to remove particles. The scale ranges from one to 16 and, generally, the higher the rating the better the filter's ability to remove more and smaller particles from the air. Unfortunately, it's quite difficult to determine the quality of HEPA filtration, so also look for other aspects that help keep allergens down, such as the quality of the connections between the hose and the body of the vacuum cleaner. All models on test except the Miele cleaners and the Bosch GL-40 BSGL4200AU have HEPA filters; however, Miele told CHOICE that both its models can be upgraded to feature HEPA.



WHAT TO BUY

85% Miele Cat & Dog 5000 S5261

PRICE \$599

GOOD POINTS

- Very good at picking up dirt from carpet.
- Good at cleaning corners and along edges.
- Excellent at removing pet hair.
- Variable power.
- Good range of tools with on-board storage.
- Long wand.
- Excellent bag that's easy to remove and replace.

BAD POINTS

- None to mention.



81% Miele S5211

PRICE \$429

GOOD POINTS

- Very good at picking up dirt from carpet.
- Good at cleaning corners and along edges.
- Good at removing pet hair.
- Variable power.
- Good range of tools with on-board storage.
- Long wand.
- Excellent bag that's easy to remove and replace.

BAD POINTS

- None to mention.



80% Nilfisk Action Plus Pet Pack 44000180

PRICE \$249

GOOD POINTS

- Excellent at removing pet hair.
- Excellent reach from power point.
- Good at picking up dirt from carpet.
- Good at cleaning corners and along edges.
- Variable power.
- Blower facility.
- HEPA filter.
- Good range of tools with on-board storage.
- Excellent bag that's easy to remove and replace.

BAD POINTS

- Hose feels flimsy and crimps easily.



BEST BUY

PRODUCT	PERFORMANCE						FEATURES						SPECIFICATION
Brand / model (in rank order)	Overall score (%)	Dirt removal from carpet score (%)	Ease of use score (%)	Cleaning corners / edges score (%)	Pet hair removal score (%)	Noise (dB)	Power head / turbo brush	Device / upholstery tool / dusting brush	On-board storage	Variable suction control	Variable power	HEPA filter	Type
Miele Cat & Dog 5000 S5261	85	86	81	76	100	69	- / ✓	✓ / ✓ / ✓ / ✓	✓	✓	✓	✓	Barrel
Miele S5211	81	86	81	76	70	69	- / -	✓ / ✓ / ✓ / ✓	✓	✓	✓	✓	Barrel
Nilfisk Action Plus Pet Pack 44000180	80	74	82	75	100	77	- / ✓	✓ / ✓ / ✓ / ✓	✓	✓	✓	✓	Barrel
Kambrook Captive G3 Pet KBV480	78	76	75	76	90	73	- / ✓	✓ / ✓ / ✓ / ✓	✓ (A)	✓	✓	✓	Barrel
Nilfisk Extreme X150 9057224010	76	83	79	74	50	66	- / -	✓ / ✓ / ✓ / ✓	✓	✓	✓	✓	Barrel
Electrolux Ergospace ZE340	74	82	80	64	50	69	- / -	✓ / ✓ / ✓ / ✓	✓	✓	✓	✓	Barrel
Bosch GL-40 BSLG4200AU	71	72	79	75	50	73	- / -	✓ / ✓ / - / ✓	✓	✓	✓	✓	Barrel
Bosch GL-40 Automatic BSLG4223AU	71	72	79	70	50	73	- / -	✓ / ✓ / - / ✓	✓	✓	✓	✓	Barrel
Hoover Freedom FR7183	69	76	57	55	90	78	✓ / -	✓ / - / ✓ / ✓	✓	✓	✓	✓	Upright
Hoover Core	67	76	80	74	10	74	- / -	✓ / - / ✓ / ✓	✓	✓	✓	✓	Barrel
Hoover Xarion Parquet Caresse TAV1610	67	70	86	79	10	71	- / -	✓ / ✓ / ✓ / ✓	✓	✓	✓	✓	Barrel
LG Kompressor VK9220UH	67	63	80	70	50	74	- / ✓	✓ / ✓ / ✓ / ✓	✓	✓	✓	✓	Barrel
Vax Performance 77000B	65	67	86	75	10	75	- / ✓	✓ / ✓ / ✓ / ✓	✓	✓	✓	✓	Barrel
Vax Zero Fusion VZ707 (Z-1000)	63	70	80	60	10	74	- / -	✓ / ✓ / ✓ / ✓	✓ (B)	✓	✓	✓	Barrel
Electrolux Energica ZS204A	56	60	64	75	10	72	- / ✓	- / - / - / -	na	✓	✓	✓	Light upright

USING THE TABLE Scores The overall score is made up of: Dirt removal from carpet: 40%; Ease of use: 30%; Cleaning corners and along edges: 15%; Pet hair removal: 15%. All models score 100% in the scratch test. **Dirt removal from carpet** and **Cleaning corners and along edges** are carried out with the standard cleaning head. **Pet hair removal** is carried out using the power head or turbo brush where supplied. **Features** See What to Look For, page 43. Annual running cost is based on one hour of use per week. **Price** Recommended retail, as of March 2010.



STORY DENIS GALLAGHER

Successful operation

CHOICE investigates the most popular operating systems driving today's smartphones.

NUTSHELL

>> Smartphones are now as powerful and functional as mini-computers, so you need to consider what operating system (OS) your next mobile will use. >> Your choice of smartphone will usually determine the phone OS you use.

When you look for a new smartphone, you usually consider factors such as brand, screen size, wireless connectivity and whether it has a keyboard or touchscreen. However, it's easy to overlook the operating system (OS) – and with smartphones becoming more and more like mini-computers, the software driving the phone can have a major effect on the overall experience.

Your smartphone's OS delivers the framework to go beyond simply making a call, allowing it to run productivity and media playing applications as well as operate on social networks such as Twitter and Facebook. By 2011, it's estimated that 85% of all phones sold will be able to access the internet. The mobile operating systems behind the majority of smartphones include Symbian OS 9.4 (developed by Nokia but also available on other mobiles), iPhone's OS 3.1 from Apple, the Blackberry OS 5.0 and Microsoft's Windows Mobile 6.5.3 (with version 7 due later this year). The recently introduced Android OS 2.1 from Google is also attracting attention, following its release in late 2009.

CHOICE tested six smartphones representing the major operating systems available, to find out how they performed in a range of day-to-day tasks. ■

HOW WE TEST

Ease of use Our testers assess the keypad, touchscreen and keyboard, as well as general handling and menu controls when using the phone.

Web browser performance is scored on how easy it is to start the browser, navigate to sites, enter addresses and use favourites and bookmarks.

Email Our testers see how easy it is to set up an email account, as well as send, retrieve and read emails.

SMS use is examined by writing and receiving an SMS, and checking the suitability of the display for texting.

Display Our testers look at the size and quality of the image with regard to sharpness and colour clarity.

Sound quality For both incoming and outgoing calls, our testers carry out a number of acoustic measurements.

Camera Our testers assess the phone's digital camera capabilities to produce an image in different lighting situations. The photo images are then printed and rated for resolution, colour reproduction and noise.

Music quality Our testers measure the ability of the phone to perform as a music player. They also assess how easy it is to navigate through playlists, music transfers, volume control and available memory.

PRODUCT		PERFORMANCE										SPECIFICATIONS				
Brand / model (in rank order of operating system)	Operating system	Overall score (%)	Ease of use (%)		Web browsing (%)		Email (%)		SMS (%)		Display (%)	Sound quality (%)	Camera (%)	Music quality (%)	Contact	Handset price, outright (\$)
Apple iPhone 3G 32GB	iPhone OS 3.1	80	72	84	80	91	95	74	64	81	apple.com.au					1040
Nokia X6 16GB	Symbian 9.4 (S60)	79	74	67	83	90	93	71	72	85	nokia.com/au					639
Palm Prê	Palm webOS 1.4	79	68	80	82	93	95	74	67	67	palm.com.au					999 (A)
HTC HD2	Windows Mobile 6.5.3	76	64	75	90	67	95	72	63	82	htc.com/au/					829
HTC Hero	Android OS 2.1	75	63	74	82	75	93	72	64	78	htc.com/au/					799
Blackberry Bold 9700	Blackberry 5.0	75	65	69	80	78	92	75	68	78	au.blackberry.com					999

USING THE TABLE Scores The overall score is made up of: Ease of use: 15%, Web browsing: 15%, Email: 15%, SMS: 15%, Display: 10%, Sound quality: 10%, Camera performance: 10%, Music quality: 10%. TABLE NOTES (A) Not yet available in Australia – price shown is for online purchase



iPhone OS 3.1 (on test in the Apple iPhone)

The iPhone has gained a big share of the smartphone market since its introduction in 2007, owning 15% of the market with just one model type.

The iPhone OS has the look and feel of an Apple OSX, with access to several applications on the phone as well as the huge number of applications available for free or for purchase on the Apple online store.

The iPhone OS operates on the iTunes application (Mac and Windows PC) and online store to help organise the various features and functions of the phone, as well as downloading music, videos and podcasts.

The phrase "there's an app for that" came about due to the popularity of the iPhone and associated apps.



Windows Mobile 6.5.3 (on test in the HTC HD2)

Windows Mobile 6.5 has a familiar Microsoft Windows look and feel, operating with a similar opening screen and task bar that leads to various applications. For the first time, the latest version will offer support for a multi-touch screen.

The OS also includes familiar applications such as Outlook and Internet Explorer, as well as MS Office Mobile to provide a link with Microsoft Office applications such as Word and Excel. However, the Windows Mobile share of the smartphone market is declining, with phone-makers such as HTC switching to Android in some of its models.

A completely new version, Windows Phone 7, is due for release later this year.



Symbian 9.4 (on test in the Nokia X6 16GB)

This is the oldest and most widely used OS, largely due to the market dominance of Nokia, which makes up almost half of all smartphones sold. The latest version of the software platform (also known as S60) provides support for the latest touchscreen technologies and can be found in most Nokia smartphones, including the N97, X6 and XpressMusic, as well as some mobiles from Sony Ericsson, such as the Vivaz.

Nokia phones using this OS can access the Ovi application store to load applications in a similar way to Apple's popular iTunes store. While not as extensive as the Apple online store, there is still a good choice of office and entertainment applications available.



Android OS 2.1 (on test in the HTC Hero)

The Google Android OS has been available for less than two years, and is attracting a lot of attention due to its backing by Google and its open-source code that allows developers to create applications without having to pay for a licence. Since its introduction, the OS has gone through several versions as feedback from users is quickly introduced into major new revisions.

Phones that use this OS include the HTC Desire, Google Nexus One and Sony Xperia X10. Other features include multi-touch support (the ability to select multiple areas of a phone's touchscreen to perform complex tasks such as zooming in and out and multiple menu selections) and the ability to customise the overall look and feel to suit your specific requirements.



Palm webOS 1.4 (on test in the Palm Prē)

Since 1996, the Palm mobile OS has been very popular as a personal digital assistant (PDA), with one of the earliest models featuring a touchscreen to access various office and productivity applications. Later versions have been designed for smartphones and other mobile devices, but their success has been hampered by a constant series of takeovers and mergers.

Although not available yet in Australia, we purchased the Palm Prē with the latest webOS, as it attracted good reviews for its ease of use and social networking support. However, while it performed well in most areas, Palm's recent purchase by Hewlett-Packard puts the future of the OS in its present form under a cloud.



Blackberry 5.0 (on test in the Bold 9700)

The Blackberry OS has a reputation for secure business functionality. With support for multiple email accounts, Blackberry devices are the most popular smartphone option in the corporate world, making up 20% of the smartphone market.

The Blackberry OS often uses a combination of QWERTY-style keyboard and trackball to control applications such as email, messaging and social networking. Emails automatically appear onscreen when using this type of phone, and there is strong synchronisation with Windows PCs.



STORY MARTHA PSIROUKIS

Clean dishes, dirt cheap

Can dishwashers perform well and also be cheap to run?

NUTSHELL

>> 10 new dishwashers on test; five make it into our What to Buy list.
>> Two of our recommended models are among the cheapest to run, and wash well too.

In our latest dishwasher test, CHOICE added 10 dishwashers to our list of previously tested models – seven standard types and three slimlines. Two models in our What to Buy list, the newly tested Miele G1534SC and the previously tested Bosch Classic Electronic SMS50E12AU/07, come out as top performers yet are relatively cheap to run.

The Bosch is also our Green Buy dishwasher. It's much more energy- and water-efficient than other models at

the top of the table (see page 50), has good wash scores and is comparatively inexpensive to buy. However, it is let down by its drying performance. The Miele is not quite as efficient as the Bosch, but its drying performance is much better, and although it's comparatively cheap to run, it is more expensive to buy.

According to our recent appliance reliability survey (see Built to Last, CHOICE, May 2010, page 16), Miele and Bosch are also the two most reliable dishwasher brands. >

WHAT TO BUY

STANDARD

AEG Electrolux Favorit F890201M \$2319

Asko D5131 \$1299

Miele G1534SC \$1999

Bosch Classic Electronic SMS50E12AU/07 \$1249

SLIMLINE

AEG Electrolux Favorit F65411V \$1639

Miele G1162SCVi \$1799

Indicates a newly tested model.

A Green Buy is a good overall performer that's very energy- and water-efficient, from a brand with a good reliability rating, and whose combined purchase price and running cost is among the lowest on test.

ABOUT THE REST

Only the newly tested models are listed here. To find out more about machines tested previously, see the table on page 50.

The **Electrolux ESL66010** is very good at washing and drying, but only OK for energy and water efficiency, and its sensor makes no energy or water savings when washing cleaner dishes. Features include a time-to-go display, delay start, an easy-to-lift, height-adjustable top basket and fold-down plate racks.

The **Asko D5233** is excellent for drying (it has fan-assisted drying), very good for water efficiency and good for washing. Its cutlery basket can be placed anywhere in front of the rack and it has a child lock on the controls. But it's let down by its energy efficiency, is relatively noisy, and has a very long program time.

The **Bosch SM550E22AU/07** and **Siemens** are excellent for water and energy efficiency, and so are very cheap to run. But they are just OK for washing, borderline at drying, and have a relatively long cycle time. Features include delay start and time-to-go display.

The slimline **Bosch SRU53E05AU/13** is good at washing, water-efficient and very energy-efficient, so it's cheap to run. But it's only OK for drying and has a long program time. Features include an easy-to-lift top basket that can be adjusted when fully loaded.



ACCESSIBILITY

An occupational therapist from the Independent Living Centre, NSW, assessed the newly tested models for suitability for people with certain disabilities. While none are ideal, these are the better options:

- If you have upper limb dysfunction – the **Miele G1534SC**
- If you have vision impairment – the **Miele G1534SC** and **G1162SCVi** and the **AEG Electrolux Favorit F890201M**
- If you have cognitive impairment – the **Miele G1543SC**
- For wheelchair users – the **Fisher & Paykel Single**

WHAT TO BUY



STANDARD

79% AEG
Electrolux
Favorit Sensorlogic
F890201M

PRICE \$2319

This semi-integrated, top-performing model has the highest washing score on test, and is excellent for drying. On the downside, its Sensorlogic program makes no water, energy or time savings when washing cleaner crockery, and it's only OK for water and energy efficiency. Features include an interior light, wine and beer glass holders, a fold-out cutlery basket and a cutlery tray, time-to-go display, delay start and an easy-to-lift top basket (one side only) that can be adjusted when fully loaded.



77% Bosch
Classic
Electronic
SMS50E12AU/07

PRICE \$1249

This freestanding model has excellent water efficiency, is very energy-efficient and is good for washing. It's relatively quiet, very cheap to run and has a child lock on the door. But it's only OK for drying and has a long program time.



78% Asko
D5131

PRICE \$1299

This built-in model is excellent for drying (it has fan-assisted drying), scores well for water efficiency and washing, and is also relatively cheap to buy. But it's only OK for energy efficiency, has a long program time and is relatively noisy. Features include a child lock on the door, a cutlery basket that can be placed anywhere in the front section of the bottom rack, a time-to-go display and delay start.



SLIMLINE

74% AEG
Electrolux
Favorit F65411VI

PRICE \$1639

This top-performing, fully integrated slimline is excellent at drying and scores well for washing, but is only OK for energy and water efficiency. Features include an easy-to-lift top basket that can be adjusted when fully loaded, a time-to-go display and delay start.



78% Miele
G1534SC

PRICE \$1999

This freestanding model is excellent for drying, very good for water efficiency and good for washing, and its sensor wash saves significant water, energy and time when washing cleaner dishes. It's also cheap to run and is relatively quiet. But it's only OK for energy efficiency and has a long program time. Features include an easy-to-lift top basket that can be adjusted when fully loaded, a child lock on the door, a cutlery tray, time-to-go display and delay start.



74% Miele
G1162SCVi

PRICE \$1799

This fully integrated slimline is excellent at drying and good at washing. But it's not very energy- or water efficient – scoring only OK for both – and has a relatively long program time. Features include an easy-to-lift top basket that can be adjusted when fully loaded.

DID YOU KNOW?

Opening the door before the drying phase to air-dry your crockery can save a good portion of a dishwasher's energy use, also saving you money.



For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number.

The full range of models on test may not be available in all states.

PRODUCT	PERFORMANCE										FEATURES
Brand / model (in rank order)	Overall score (%)	Washing performance score (%)	Water efficiency score (%)	Drying performance score (%)	Energy efficiency score (%)	Water used (L)	Energy used (kWh)	Noise (dB)	Cycle time (mins)	Auto program / dirt sensor	Easy-to-lift, height-adjustable inner basket
STANDARD SIZE											
# AEG Electrolux Favorit Sensorlogic F890201M (A)	79	85	60	95	60	24	1.64	44	116	✓/✓	✓ (N)
# Asko D5131	78	77	76	99	60	20	1.65	53	156	-/-	
# Miele G1534SC (B)	78	74	83	98	68	14	1.36	39	147	✓/✓	✓
Bosch Classic Electronic SMS50E12AU/07 (C)	77	75	92	59	89	12	0.66	41	151	-/-	
Dishlex DX301WK	77	80	67	92	62	21	1.57	48	114	✓/✓	✓
Electrolux ESF68040X (D)	77	83	60	89	60	24	1.63	44	115	✓/✓	✓
Westinghouse WDF901WA (E)	77	79	72	92	61	19	1.60	49	104	-/✓	
Bosch LifeStyle Automatic SMS63M08AU (G)	76	67	92	93	76	12	1.10	37	125	✓/✓	✓
Dishlex DX103WK	76	78	67	95	57	21	1.73	48	113	-/-	
Dishlex DX203WK	76	74	76	91	66	17	1.44	50	100	-/-	
# Electrolux ESL66010 (H)	76	80	62	88	60	23	1.62	49	114	✓/✓	✓
Westinghouse WDU903SA	76	81	60	93	59	24	1.68	48	117	✓/✓	✓
# Asko D5233	74	70	82	91	64	17	1.49	50	176	✓/✓	
Bosch LifeStyle Automatic SMU68M05AU/01 (J)	74	64	94	88	75	12	1.12	38	133	✓/✓	✓
# Bosch SMS50E22AU/07	73	69	92	54	90	12	0.63	45	152	-/-	✓
Electrolux EX601SC	73	78	62	81	59	23	1.65	45	115	✓/✓	
Miele G 1143 SC	73	78	65	77	58	22	1.71	42	145	✓/✓	✓
Whirlpool ADP6000WH	73	64	79	92	79	16	1.02	49	149	-/-	✓
Whirlpool ADP7000	73	75	79	51	81	16	0.93	53	130	-/-	✓
Fisher & Paykel Double DishDrawer DD60DCW6	72	64	81	94	72	15	1.22	49	113	-/-	na (P)
Fisher & Paykel DW60DOX1	72	69	86	78	64	15	1.49	36	147	✓/✓	✓
LG LD-1420T2	72	65	82	91	70	17	1.31	41	183	✓/✓	
Miele G1173SCVi	72	73	72	82	57	19	1.74	45	143	✓/✓	✓
# Siemens SN45E502AU	72	68	92	51	90	12	0.64	45	152	-/-	✓
Smeg SA8605 X	71	76	78	55	64	19	1.50	47	105	-/-	✓
Baumatic BAD6002	70	61	79	78	83	16	0.88	53	135	-/-	✓
Miele G 1023	70	67	72	81	65	19	1.48	43	134	✓/✓	✓
LG LD1420T1 (K)	68	63	80	80	60	18	1.63	44	161	✓/✓	✓
Bellissimo by Technika TBD4SS-4	65	62	88	39	81	12	0.93	54	115	-/-	
Blanco BFD8W (K)	65	64	84	38	75	15	1.13	44	126	-/-	✓
Blanco BFD5W (K)	63	50	94	71	69	11	1.35	42	66	-/-	✓
Fisher & Paykel DW60CDW2	62	58	79	45	75	16	1.14	50	108	-/-	✓
Haier HDW100WHT (L)	62	53	90	40	89	11	0.67	55	96	-/-	
SLIMLINE / COMPACT											
# AEG Electrolux Favorit F65411VI	74	76	57	94	62	19	1.56	51	114	✓/✓	✓
# Miele G1162SCVi	74	76	60	93	62	20	1.57	48	132	✓/✓	✓
# Bosch SRU53E05AU/13	72	70	76	62	87	13	0.74	49	146	-/-	✓
Fisher & Paykel Single DishDrawer DD60SCW6 (M)	72	64	79	94	72	8	0.61	49	113	-/-	na (P)

					SPECIFICATIONS						COSTS	
Removable plate racks	Anti-flood hose	Half-load option	Eco wash	Fast wash	Dimensions (cm, H x W x D)	Water connection	Place settings	Type*	Colour*	Contact	Running cost (\$ / 10 years)	Price (\$)*
R	✓		✓	✓	82 x 60 x 58	C rec	12	SI	SS	aeg-electrolux.com.au	1106	2319
	✓		✓	✓	82 x 60 x 56	C rec	14	BI	W	asko.com.au	1095	1299
	✓			✓	85 x 60 x 60	H or C	12	FW	W	miele.com.au	893	1999
	✓	✓		✓	82 x 60 x 57	C rec	14	FW	W	bosch.com.au	452	1249
			✓	✓	82 x 60 x 60	C rec	12	FW	W	dishlex.com.au	1050	1009
	✓		✓	✓	82 x 60 x 57	C rec	12	FW	SS	electrolux.com.au	1102	1479
			✓	✓	82 x 60 x 57	C rec	12	FW	W	westinghouse.com.au	1059	899
	✓	✓		✓	82 x 60 x 60	C only	14	FW	SS	bosch.com.au	722	1749
			✓	✓	85 x 60 x 61	C rec	12	FW	W	dishlex.com.au	1148	739
			✓	✓	82 x 60 x 58	C rec	12	FW	W	dishlex.com.au	976	849
	✓		✓	✓	82 x 60 x 55	C rec	12	FI	FI	electrolux.com.au	1091	1479
	✓		✓	✓	82 x 60 x 59	C rec	12	BI	SS	westinghouse.com.au	1131	1219
	✓		✓	✓	82 x 60 x 55	C rec	14	SI	W	asko.com.au	987	1799
	✓	✓		✓	82 x 60 x 57	C rec	15	SI	SS	bosch.com.au	738	1899
	✓	✓		✓	82 x 60 x 57	C rec	14	FW	W	bosch.com.au	436	1399
R	✓		✓	✓	82 x 60 x 58	C rec	12	BI	SS	electrolux.com.au	1128	1639
	✓		✓	✓	85 x 60 x 60	H or C	12	FW	W	miele.com.au	1140	1599
	✓		✓	✓	85 x 60 x 58	H or C	12	FW	W	whirlpool.com.au	711	699
	✓	✓		✓	82 x 60 x 54	H or C	12	FI	FI	whirlpool.com.au	686	1099
		✓	✓	✓	82 x 60 x 58	C rec	12	BI	W	fp.com.au	824	1799
	✓		✓ (S)	✓ (S)	82 x 60 x 60	C rec	14	FW	SS	fp.com.au	1048	1680
	✓	✓		✓	82 x 60 x 60	H or C	14	FW	SS	lge.com.au	873	1549
	✓		✓	✓	81 x 60 x 57	H or C	12	FI	FI	miele.com.au	1171	1699
	✓	✓		✓	82 x 60 x 57	C rec	14	BI	SS	siemens.com	440	1649
	✓	✓	✓		86 x 60 x 57	H or C	14	BI	W	smeg.com.au	998	1690
		✓		✓	85 x 60 x 60	C only	12	FW	W	baumatic.com.au	605	1099
	✓			✓	85 x 60 x 60	H or C	12	FW	W	miele.com.au	985	1199
	✓	✓	✓	✓	85 x 60 x 60	H or C	14	FW	SS	lge.com.au	1076	1449
		✓			85 x 60 x 58	C rec	12	FW	SS	technika.com.au	624	1190
			✓		82 x 60 x 57	C rec	13	FW	W	blanco-australia.com	785	1379
✓	✓	✓	✓	82 x 60 x 60	C rec	14	FW	W	blanco-australia.com	874	1299	
R				✓	85 x 60 x 60	C rec	12	FW	W	fp.com.au	770	1039
				✓	85 x 60 x 60	H or C	12	FW	W	haier.net.au	458	699
	✓		✓	✓	82 x 45 x 55	C rec	9	FI	FI	aeg-electrolux.com.au	779	1639
	✓			✓	81 x 45 x 57	H or C	10	FI	FI	miele.com.au	872	1799
	✓		✓	✓	81 x 45 x 57	C rec	9	BI	SS	bosch.com.au	377	1349
	✓		✓	41 x 60 x 57	C rec	6	BI	W	fp.com.au	412	1029	

USING THE TABLE Scores The overall score is made up of: Washing performance: 55%, Water efficiency: 15%, Drying performance: 15%, Energy efficiency: 15%.

Water efficiency score change We've changed the way we calculate this score to take into account the number of place settings each machine can accommodate. Essentially, the less water is used for each place setting, the better the score. This means both the water efficiency and overall scores have changed since our last report. For more on How We Test, see CHOICE, February 2010, page 48.

Noise is measured 1m away and 1m up from the dishwasher, which is placed on the layout of your kitchen, but our reading gives a comparative measure. A difference of 3dB is noticeable to the human ear.

Features See What to Look For, CHOICE February 2010, page 50.

Water connection: Hot or Cold You can connect the dishwasher to hot or cold water. Connecting to hot water is likely to shorten the cycle time, but you may lose program versatility. You may need a tempering valve to connect to solar hot water, as the inlet temperature generally should not exceed 60°C.

C rec The manufacturer recommends connecting to a cold tap, and the dishwasher heats the water itself (all dishwashers have a heater).

C only You can only connect the dishwasher to a cold tap.

Type: FW Free-standing, with a worktop (can generally be rebuilt as well).

BI Built-in – might not have top or side panels; must be enclosed and anchored to prevent it from tipping forward when fully loaded and dish racks are pulled out. SI and FI are also built-in.

SI Semi-integrated – you can fit a panel to the door under the controls' fascia to match the rest of your kitchen cupboard doors.

FI Fully integrated – the entire front of the machine can match your kitchen, with the controls hidden inside the door.

Running costs This is an estimate of how much the dishwasher will cost over 10 years for water and electricity if you wash a full load every day using a normal or auto-sensing cycle, based on 17c per kWh for electricity and \$1 per 1000L water.

Price Recommended retail, as of May 2010.

TABLE NOTES * Indicates a newly tested model.

* Where possible, we've listed the white (W) model code and price. Most models are available in other colours, finishes or types – usually at a higher price. Where the model numbers are different we've listed them below. The colour given for SI models is for the control panel.

SS Indicates any metallic or metallic-look finish; not all models are actually stainless steel.

■ Not applicable – only has one drawer, or in the case of the Fisher & Paykel Double DishDrawer DDB00CWS, two separate drawers.

(A) The AEG Electrolux F88015W (\$1529) and F88025VIM (\$2219) are technically similar and should perform the same on the test program.

(B) The Miele G1545CV (\$2199) is technically similar and should perform the same on the test program.

(C) The Bosch SMU5E1SAU (\$1399) is technically similar and should perform the same on the test program.

(D) The Electrolux ESF6E06X (\$1379) and ESF6S060X (\$1299) are technically similar and should perform the same on the test program.

(E) The Westinghouse WDF902 is technically similar and should perform the same on the test program. \$1009 in white.

(F) The Bosch SSV63M0DAU (\$2049) and SSV65M15AU (\$1679) are technically similar and should perform the same on the test program. However, the latter has limited distribution and may be harder to find.

(H) The Electrolux ESJ660108 is technically similar and should perform the same on the test program; this version is black, \$1799.

(J) The Bosch SMS88M02AU (\$1749) is technically similar and should perform the same on the test program.

(K) Discontinued, but may still be available in some stores.

(L) The Haier HDW100SCT is technically similar and should perform the same on the test program. No price given.

(M) Single Tap/Drawer version (\$229) fits 33cm plates; performance is expected to be the same.

(N) One side only.

(P) Has height-adjustable cup racks.

(S) Cannot be selected by user – wash cycle is chosen by auto-sensing program.



STORY MATTHEW STEEN

A warm reception

Which electric heater will best keep out the chill this winter?

NUTSHELL

>> Twenty electric heaters on test, including 10 newly tested models, priced between \$59 and \$395.
>> By blocking drafts and insulating your home to prevent warm air from escaping, you'll save money in the long run.

Now that winter's here, it's time to think about how best to beat the elements. CHOICE put 20 portable electric heaters to the test, including convection, column and ceramic fan heaters.

Look for an electric heater with a fan so it can distribute the heat around the room – most of the heaters in the top half of the table come with fans (see table, below). A ceiling fan can also help distribute the heat.

Before spending money on a heater, block off any drafty areas to ensure no cold air gets in and the heat that is generated remains trapped in the room. Pay particular attention to sealing gaps around windows and under doors. Ceiling insulation is also a good way to keep warm in winter and cool in summer.

These heaters are OK for small living rooms or bedrooms, but if you live in a cold climate and have a large open plan living space, you may find they are inadequate for your needs.

All heaters except the radiant-and-convection models passed our towel test, with no damage either to the towel or heater (see How We Test, opposite), although the Dimplex OFRC24TIB, Sunair NHS11T and Sunbeam model continued to operate for the duration of the 30-minute test period. All but one, the DeLonghi HN20-2, also passed our earth continuity test. DeLonghi claims this unit is double-insulated, but it contained live components in an uninsulated body. This meets current local safety standards, but our testers believe it could be potentially dangerous. ■

PRODUCT	PERFORMANCE					FEATURES							
Brand / model (in rank order)	Overall score (%)	Heating score (%)	Ease of use score (%)	kWh (over 120 min)	Safety tests	Heater type	Frost watch	Timer	Thermal cut-out	Thermostat	Tilt switch	Heat without fan on	Fan-only option
# DeLonghi HCS2552FTS	70	78	52	4.4	Pass	Convection	✓	✓	✓	✓	✓	✓	
DeLonghi DL2401TF	66	70	58	3.5	Pass	Oil column	✓	✓	✓	✓	✓	✓	
DeLonghi HN20-2	66	66	63	3.8	Fail (B)	Convection	✓	✓	✓	✓		na	na
DeLonghi HR720	65	68	60	3.7	Pass	Convection			✓	✓		na	na
Sunbeam HE6240TF	65	62	71	4.4	Pass	Oil column	✓	✓	✓	✓	✓	✓	
Sunair CHS2FT (A)	62	63	60	3.7	Pass	Convection	✓	✓	✓	✓		✓	✓
Omega Altise DCH20FTA	61	59	66	3.7	Pass	Convection	✓	✓	✓	✓	✓	✓	✓
DeLonghi RAP2401T	60	59	60	4.4	Pass	Oil column	✓	✓	✓	✓	✓	na	na
# DeLonghi HS25F	59	65	46	4.5	Pass	Convection	✓	✓	✓	✓	✓	✓	
# Eurolux RC241	59	63	50	4.5	Pass	Radiant-and-convection		✓		✓	✓	✓	
# Omega Altise OPM24M	59	67	41	4.1	Pass	Radiant-and-convection	✓		✓	✓	✓	na	na
# Atlantic PPH2000S (A)	58	65	41	4.0	Pass	Convection		✓	✓	✓	✓	na	na
# Dimplex OFC2400TIF	57	59	53	3.0	Pass	Oil column	✓	✓	✓	✓	✓	✓	
Kambrook KPH200 (A)	57	57	58	3.7	Pass	Convection			✓		✓	na	na
# Omega Altise AE2400	56	55	58	4.3	Pass	Ceramic fan heater		✓	✓		✓		
# Dimplex OFRC24TIB	54	54	53	3.2	Pass	Dry column	✓	✓	✓	✓		na	na
# Omega Altise OC2411	54	52	58	3.1	Pass	Oil column		✓	✓		✓	✓	
Sunair NHS11T	54	56	50	3.1	Pass	Water column		✓	✓	✓	✓	na	na
Sunair OIL11TS	53	52	55	3.0	Pass	Oil column	✓	✓	✓	✓	✓	na	na
# Omega Altise OPM20E	47	47	45	3.5	Pass	Radiant-and-convection	✓	✓	✓	✓	✓	na	na

TABLE NOTES Overall score is made up of: Heating 70%, Ease of use 30% (A) Discontinued, but may still be available in some stores (B) Failed earthing connection test # Newly tested



**CHOICE
ONLINE**

Log on to www.choice.com.au for more information on heating options and heater types.

WHAT TO BUY



CONVECTION

70%

 DeLonghi
HCS2552FTS

PRICE \$149

GOOD POINTS

- Wall-mount kit supplied.
- Three heat settings.
- Frost watch function.
- Two handles.
- Fastest heater to a 5°C and 10°C rise.
- Highest room temperature after two hours.
- Longest cord.
- Tilt switch.

BAD POINTS

- None to mention.

SPECIFICATIONS

Dim. (cm, L x H x D)	Weight (kg)	Cord length (m)	Heat settings	Contact	Price (\$)
46 x 15	6.0	2.3	3	delonghi.com.au	149
64 x 15	16.1	2.2	3	delonghi.com.au	189
42 x 10	3.1	1.5	1	delonghi.com.au	69
46 x 21	4.6	2.2	2	delonghi.com.au	149
63 x 16	18.2	1.7	6	sunbeam.com.au	229
43 x 11	3.4	1.7	3	gafcontrol.com.au	60
40 x 16	3.6	1.8	3	omegaitise.com.au	80
65 x 18	21.2	2.2	4	delonghi.com.au	379
43 x 10	4.0	2.2	2	delonghi.com.au	59
32 x 24	4.0	1.7	3	hagemeyer.com.au	120
47 x 7	7.0	1.8	2	omegaitise.com.au	230
45 x 10	6.0	1.4	1	atlantics.com.au	395
63 x 15	14.0	1.4	2	dimplex-australia.com	150
50 x 11	5.5	2.2	3	kambrook.com.au	110
79 x 10	4.0	1.8	2	omegaitise.com.au	200
63 x 14	11.0	1.3	2	dimplex-australia.com	170
64 x 16	15.0	1.6	3	omegaitise.com.au	170
61 x 15	12.9	1.8	3	gafcontrol.com.au	130
63 x 15	13.1	1.7	3	gafcontrol.com.au	99
47 x 7	6.0	1.8	2	omegaitise.com.au	200

del. na Not applicable. Price Recommended retail, as of April 2010

WHAT TO LOOK FOR

Thermostat This maintains an ideal constant room temperature (within the heater's capacity), and should have a control that's easy to read and set.

A fan allows for much quicker and more even heat distribution.

Thermal cut-out is designed to prevent the heater from overheating.

Tilt switch turns the heater off when it falls over.

Frost watch This function may be useful for colder climates as it claims to maintain a temperature of about 5°C if the thermostat is left on its lowest setting, thereby avoiding the effects of frost. We didn't test this feature.

Cord length should be long enough for your needs. Electric heaters should not be used with an extension cord, as it may get hot and pose a fire hazard.

HOW WE TEST

Our testers assess the heaters' performance in a thermal comfort lab.

Heating speed How long it takes to raise the room temperature by 5°C and 10°C from an ambient temperature of 8°C when used with the fan on if available. Our test room is 4.9m long x 3.5m wide x 2.4m high.

Heat distribution measures how evenly it heats the room.

Thermostat stability shows how much the average room temperature fluctuates as the thermostat turns on and off on a selected setting.

Ease of use Our testers assess the labelling and use of controls, the heaters' mobility and stability on hard surfaces and carpet, and the ease of cleaning.

Safety Our testers check the heaters' electrical safety, measure surface temperatures, and carry out a tilt test. They also check which heaters continue heating when on their sides, as if they'd been knocked over.

Towel test With the heaters running at their highest setting, our testers drape a towel over the top, leaving any ventilation channels uncovered. A heater passes the test if it turns itself off or continues to heat without causing damage to itself or the towel. All the convection and column models passed this test, as did the ceramic fan heater. The radiant-and-convection heaters failed. Electric heaters should never have anything placed on them.

ABOUT THE REST

The **DeLonghi DL2401TF** and **HR720**

had higher heating scores than most other heaters, but both were let down by their ease of use. The **HN20-2** failed one of our safety tests.

The **Sunair CHS2FT** and **Omega Altise OCH20FTA** are relatively cheap convection heaters with a good range of features and can heat without the fan turned on.

The **DeLonghi RAP2401T** and **Dimplex OFC2400TIF** have a good range of features but are let down by their ease of use scores.

The **DeLonghi HS25F**, **Omega Altise OPM24M**, **Omega Altise OC2411**, **EuroLux**, **Kambrook** and **Atlantic** don't perform as well as our recommended models.

The **Kambrook** and **Omega Altise**

AE2400 are the only models on test without a thermostat, making it difficult to control temperature levels in a room.

The **Sunair NH511T** uses a water solution instead of oil and the **Dimplex OFRC24TIB** uses a copper element to heat the air. Both raised the temperature of the air faster than the oil-filled **Sunair OIL11TS** – but neither performs as well overall as the other models on test. The **NH511T** is also the only column heater without four wheels, making it difficult to move around.

The **Omega Altise OPM20E** has poor ease of use and less than adequate performance scores, but still has a good range of features.

STORY STEVE DUNCOMBE

Small packages

Can a compact PC cover all your desktop needs?

NUTSHELL

>> Small PCs can be a good value upgrade and will easily perform most common PC tasks.

>> For the full story on these computers, see **CHOICE Computer**, March/April 2010; to subscribe, call 1800 069 552 (toll-free) or visit www.choice.com.au/magazines

If you're looking to put your trusty old PC out to pasture, you don't need to pay through the nose for a replacement. Unless you're doing heavyweight work such as video editing, you should be able to manage fine with the new wave of compact and inexpensive PCs for the desktop – net-tops, mini-PCs and all-in-one computers.

Mini-PCs and all-in-ones have been around for a while, but they've gained a new lease of life recently with the upsurge of interest in portable and semi-portable computing.

• **Net-top PCs** are the desktop equivalent of the netbook, and like netbooks are best suited to common computing tasks such as web browsing, email, word processing and audio/video playback.

• **All-in-one PCs** are designed as a family-friendly entry point to desktop computing, with the body of the computer combined with the monitor in a single housing and supplied with keyboard and mouse. Like mini-PCs, they tend to include mainstream components that can handle most computing tasks with relative ease.

• **Mini-PCs** are a very small version of a desktop PC box. Mini-PCs often have the sort of mainstream processing unit found in high-power laptops or even some desktop models, and can also have a reasonably powerful graphics card and high-capacity 3.5-inch desktop hard drive. They can provide a quick and relatively cheap upgrade path if you already have

a desktop PC and just want to replace the main computer unit. All three categories have similar pros and cons. Their small chassis don't take up much desktop space and they'll easily handle most computing tasks. But they have little, if any, space for expanding or upgrading the internal hardware. ■

HOW WE TEST

Ease of use assessment includes ease of setting up each PC and its build quality, the type of security software and licence included, how easy it is to migrate and/or synchronise data with other PCs, and user assistance such as manuals, help files and technical support. It also includes a user panel assessment of the ease of setting up the device right out of the box, and how easy it is to perform common tasks such as configuring Wi-Fi networking, connecting to a TV, accessing photos on a memory card and playing a DVD movie.

Performance testing includes how well the system copes with common tasks such as browsing, email, image manipulation, video playback and multi-tasking. Our tester also measures power consumption in standby and active modes, and calculates annual power cost using a common usage scenario of 20 hours standby and four hours active usage per day (calculated at \$0.17/kWh).

choice shopper

For the best deal, call CHOICE Shopper, 1300 380 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

PRODUCT	PERFORMANCE					FEATURES	
Brand / model (in rank order)	Overall score (%)	Ease of use score (%)	Performance score (%)	Boot time (secs)	Video-out	Optical drive	Supplied operating system (OS)
Dell Inspiron One 19	79	73	87	32	–	DVD-RW	Win 7 Premium 64-bit
Apple Mac Mini (A)	75	73	79	30	Mini-DVI, Mini DisplayPort	DVD-RW	Mac OS X v10.6
ASUS EeeBox PC EB1501	74	90	49	38	VGA, HDMI	DVD-RW	Win 7 Premium
Dell Inspiron Zino HD	66	76	51	36	VGA, HDMI	DVD-RW	Win 7 Premium 64-bit
Viewsonic PC mini 132	66	78	48	43	DVI, HDMI	Optional	Win 7 Premium
Acer Veriton N260G	60	74	38	45	VGA, HDMI	–	Win Vista Business
BenQ nScreen i91 (B)	54	64	40	50	–	–	Win XP Home
Pioneer tvPC Cap7	51	58	41	48	DVI	DVD-RW (external)	Win 7 Premium

USING THE TABLE Scores The overall score is made up of: Ease of use: 60%; Performance: 40%. **Performance** All performance tests were conducted under Windows 7 operating system. **Specifications** are as tested; some specifications may have changed by time of publication. **Features** Some features may be offered as options. **Price** Recommended retail

WHAT TO BUY



ALL-IN-ONE PC

79% Dell Inspiron One 19

PRICE \$849

GOOD POINTS

- Best overall and performance scores.
- Large hard drive (500GB).
- Integrated webcam and microphone.
- Keyboard and mouse included.

BAD POINTS

- Most expensive to run.
- Glossy exterior marks easily.



MINI-PC

75% Apple Mac Mini

PRICE \$849

GOOD POINTS

- Fastest boot time.
- Bluetooth support.
- Cheapest to run.
- Includes FireWire port.

BAD POINTS

- No multimedia card reader.
- No additional mounting options available, such as VESA mount.



NET-TOP

74% ASUS EeeBox PC EB1501

PRICE \$599

GOOD POINTS

- Best ease of use score.
- eSATA connection.
- HDMI connection.
- Keyboard and mouse included.
- Remote included for Windows Media Center.
- Only model on test that comes with a remote control and infrared USB dongle receiver.

BAD POINTS

- No recovery disc.

ABOUT THE REST

The **Dell Inspiron Zino HD** is the only PC on test to include 4GB of RAM. It has an HDMI connection for easy connection to a TV, but no Wi-Fi connection.

The **Viewsonic** has a handy sleep button on the front, but lacks an optical drive.

The **Acer** had the lowest performance

score and no optical drive.

The **BenQ** includes an integrated webcam and microphone, but is the slowest of the computers on test to boot up and has no optical drive or recovery disc included.

The **Pioneer** has no multi-card reader or recovery disc.

WHAT TO LOOK FOR

Mounting options Net-tops and mini-PCs often come with kits for mounting them out of the way behind a monitor.

Optical drive A built-in optical drive (DVD burner) may be omitted from a very small unit such as these. You may have to add an external drive via USB.

Wi-Fi Look for the latest and fastest 802.11n in wireless local area networking (Wi-Fi), rather than the slower 802.11g version.

Compact and stable chassis Check the unit's stability, especially once the relatively heavy video cable has been connected.

Connections Look for at least two unoccupied USB ports, plus video-out options such as a DVI or HDMI port, and a multimedia card slot that accepts SD and MMS formats. HDMI allows connection to a TV via just one cable. See the table, left, for which of the PCs on test include HDMI.

SPECIFICATIONS

Form factor	Weight (g)	Unit dimensions (mm, H x D x W)	CPU	RAM (GB)	HDD size (GB)	Contact	Price (\$)
Mini-PC	7132	386 x 104 x 477	Intel Pentium E5300 2.6GHz	2	500	dell.com.au	849
Net-top	✓ 1300	51 x 165 x 165	Intel Core 2 Duo 2.26GHz	2	160	apple.com.au	849
Net-top	✓ 1200	193 x 193 x 39	Intel Atom N330 Dual core 1.6GHz	2	250	asus.com.au	599
Net-top	✓ 2116	89 x 197 x 197	AMD Athlon 2850e 1.8GHz	4	320	dell.com.au	599
Net-top	✓ 500	190 x 135 x 24	Intel Atom N330 Dual core 1.6GHz	2	320	viewsonic.com.au	899
Net-top	✓ 823	192 x 192 x 36	Intel Atom N280 1.66GHz	2	160	acer.com.au	619
Net-top	✓ 4200	361 x 61 x 454	AMD Sempron 210U 1.5GHz	2	160	benq.com.au	599
Net-top	✓ 856	204 x 172 x 153	Intel Atom 230 1.6GHz	2	160	pioneer.net.au	566

of May 2010. **TABLE NOTES (A)** The Apple Mac Mini was benchmarked with Windows 7 installed. **(B)** Discontinued, but may still be available in stores.

CHOICE COMPUTER MAGAZINE

CHOICE Computer recently won the highest accolade of **Best Magazine** at the 2010 IT Journalism Awards.

It's the second year in a row for **CHOICE Computer**, which also won **Best Consumer Magazine** in 2009 for its in-depth and independent lab tests and **strong consumer technology focus**.

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STORY FRASER STRONACH & UTA MIHM

The great deal road map

Save thousands on your next new car – and steer clear of the traps and pitfalls – by following the CHOICE buyer road map.

NUTSHELL

>> If you're in the market for a new car, June is the ideal month to buy. With end-of-financial-year bargains, good deals on trade-ins and a little know-how, you can save thousands.
>> Look out for dealer tricks, traps and pitfalls that can have you paying more for your car, finance and insurance.

June is one of the best months for buying a new car. There are a number of end-of-financial-year deals on offer, and the after-effects of the global financial downturn mean you may be able to get a good price for your trade-in. Provided you do your homework and negotiate effectively, you can save thousands of dollars.

1

RESEARCH, RESEARCH, RESEARCH!

Once you've decided on the type of car you want, jump online to find out which particular models suit your needs. Start with the manufacturers' websites or check buyer guides in car magazines and newspapers. Read as many reviews as you can of the model[s] you're interested in (though bear in mind that no review comes without bias), and look out for reliability surveys.

In particular, look for:

- **Safety credentials** As well as ABS brakes and driver and passenger airbags, look for electronic traction and stability control, and side and curtain airbags. See Top 10 Safest Cars, page 59.
- **Fuel consumption and environmental credentials** Of the 20 top-selling new cars in Australia [August 2009], the Toyota Yaris, Volkswagen Golf and Hyundai i30 are the only ones with a five-star rating for their environmental credentials. The rating is based on the best rated models' variant; for more information, see www.greenvehicleguide.gov.au.
Also, check fuel consumption figures displayed on the yellow labels attached to the windscreen of new cars. Be aware, though, that while the label allows you to compare between different cars, official fuel consumption is determined in laboratory tests and how much fuel you will actually use under normal driving conditions is likely to be higher.
- **Potential resale value** Recent trends indicate that vehicles with good safety and fuel efficiency credentials are performing increasingly well for resale value –

see www.glassguide.com.au or www.redbook.com.au for more information.

- **Insurance costs** Consider these as well as the initial cost of buying the car. We asked insurance company GIO to quote annual comprehensive car insurance premiums for similarly priced cars, and found the premium for the Hyundai i30 was \$50 cheaper than for a Toyota Corolla. You can save even more by getting quotes from a range of insurers. Our car insurance survey in CHOICE February 2010 found average price differences per year between \$440 to \$1500, just by shopping around.
- **Warranty** New cars come with a manufacturer's warranty of up to five years, and even 10-year warranties are available for some components of the vehicle. Increasingly, many new cars also come with roadside assistance and set-price servicing.
- **Model cycle** The life cycle for models varies between manufacturers, but typically there are minor updates every two years while major updates come about every four or five years. With 4WDs, these periods tend to be longer. Check the models you're interested in via a website such as www.redbook.com.au to determine how long they have been in production. The longer you have to trace back, the greater the chance a new model is imminent. Buying a model that's about to be superseded, especially by a new-generation vehicle, will give you a point of leverage with the dealer, as its resale value will suffer with the arrival of the new model.



2

TRADE-IN OR PRIVATE SALE?

During the 2008/09 downturn, many companies held onto their fleet cars longer, so the constant supply of near-new used cars was interrupted and dealers were willing to offer better trade-in values.

Santo Amoddio, managing director of Glass's Guide – a leading automotive data provider – says you may get better trade-in deals with popular 4-cylinder automatic cars such as the Toyota Corolla, or compact 4WDs such as the Subaru Forester, than with typical 6-cylinder fleet cars such as the Holden Commodore, as there is usually a large supply of these cars.

You may be able to get substantially more when selling

your car privately – up to 20% more – than as a trade-in. But selling privately will cost you time and hassle, whereas a trade-in can be convenient and straightforward. John Jervis, manager of the CHOICE Shopper Motor Market, suggests leaving your options open: "You could make this a condition of the sale contract: 'If I don't sell my car before the new car is available, the dealer will then accept the trade at an agreed value.'"

Tip: Service records and/or receipts are a great help in securing the best deal. Present your car in a neat and tidy condition, but avoid over-detailing, such as steam-cleaning the engine bay, as it may appear you're trying to hide something.

3

GO FOR A TEST DRIVE

Once you've narrowed your choice down to three or four different cars, start visiting dealers for test drives. The best way to avoid being pressured to buy before you're ready is to tell the salesperson that you're only looking at this stage.

If possible, use a test route chosen by you rather than the dealer, spend at least 30-45 minutes driving and in a variety of road or traffic conditions. Make sure the demonstration vehicle has the same specifications as the car you're thinking of buying. Don't think that by driving a manual you'll get an idea of what the automatic is like to drive, or visa versa. Models with wheel, tyre or suspension packages that are different from your car of interest will also ride and handle differently and can give you a false impression.

Tip: Take a friend so they can drive part of the route while you take the passenger seat. You'll be surprised at what you can learn from this other perspective.



5

BEWARE THE COMPLIANCE PLATE TRAP

The date on a vehicle's compliance plate may not be the same as the build date. This is especially true for cars manufactured overseas. For example, a car may have a "February 2010" compliance plate, even though it was built in late 2009. This means it is a 2009 model, and its future value, regardless of what the salesperson might tell you, will be based on its being a 2009 rather than a 2010 model.

Tip: A compliance plate only tells you when the car was approved for sale in Australia, so insist on being shown the build-date plate. This plate is often attached to the firewall in the engine compartment.

6

BE WARY OF EXTRAS

Many car dealers offer extras such as floor mats or window tinting. While some may be worthwhile, you're usually better off buying them after-market.

Be wary of buying extended warranties; they may sound great in the showroom, but the devil is in the detail. Car dealers can get huge commissions of more than 50% of your premium for selling them – we even found one with a 67% commission. You may also have trouble claiming on them if something happens, as claim amounts are often capped and exclusions can apply. Carolyn Bond, CEO of the Consumer Action Law Centre, bought a car from a dealership that provided a "free" extended warranty, but found the warranty was only valid if she had the car serviced every six months or 10,000km at that dealership. However, the

manufacturer's recommendation for her car was a service only every 12 months or 15,000km.

Other extras to avoid are additional rust-proofing, as the car will already be rust-protected and problems are covered by warranty; paint protection, which is also covered by warranty; and fabric protection, which you can do cheaply with a can of fabric protector from the supermarket.

Tip: Some extras must be factory-fitted. Dealer and factory-fitted accessories are usually covered by the vehicle warranty. For example, if you opt for nudge and bull bars, a factory-fitted bar will have been tested with the vehicle's airbag system.



4

MAKE SURE THE PRICE IS RIGHT

Visit at least three dealerships for quotes. A dealer is generally only ready to offer you their best price once they believe you're committed. "Tell them they have one chance at securing your business; if they don't, you're off to another dealer," says Jervis.

Be wary of claims that any deal is "only good for today" – you should resist all pressure until you're 100% ready to buy. Thanks to the Australian Competition and Consumer Commission (ACCC), car dealers must now quote an all-inclusive, drive-away price (that doesn't include dealer fees, stamp duty, registration and

so on. So when the salesperson gives you a quote, make sure it's the complete drive-away price.

If you're trading in your existing car, ask the salesperson for a changeover (net) price to the new car after deducting the trade-in. This avoids confusion, as some dealers will offer a good price on the new car but a poor trade-in value on your existing car. Conversely, a good trade-in price may be offset by a higher price on the new car.

Tip: Don't misrepresent deals or prices that you may have been offered elsewhere – you're likely to be caught out and your negotiating position will be weakened.

TOP 10 SAFEST CARS

Car	Class	Year	Occupant safety rating (out of 37)
Volvo XC60	Medium 4WD	2009 on	36.53
Alfa Romeo MiTo	Small car	2009 on	36.10
Peugeot 308CC	Sports car	2009 on	35.87
VW Golf	Small car	2009 on	35.72
Toyota Prius 3	Small car	2009 on	35.24
Audi Q5	Medium 4WD	2009 on	35.21
Ford Mondeo	Large car	2007 on	35.13
Holden Cruze	Small car	2009 on	35.04
Honda Accord Euro	Medium car	2008 on	34.89
Mercedes Benz E-class	Luxury car	July 2009 on	34.88

Source: ANCAP 2009 Car Safety Review; for a comprehensive report, see CHOICE March 2010, page 34.

7

ARRANGING YOUR FINANCE

Only 40% of car buyers arrange their finance before going to the dealership. There is a huge variation in interest rates, and in most cases you're better off arranging your own finance rather than through the dealer. Having your finance pre-approved also gives you a more solid bargaining position.

According to Canstar Cannex, the best car loan rates are available from small credit unions, which offer especially good deals for cars with environmental credentials. The major banks typically offer loans at least about 2% higher than the cheapest credit union products.

Tip: If you have a home loan with a redraw facility, this could be your cheapest option – but make sure you make extra repayments of the same amount or more than you would have paid for the car loan. The longer you take to pay it off, the more interest you'll pay.

FINALISING THE DEAL

Inspect and drive the car you're planning to buy. Verify it is the right model with the right features. Don't sign anything before everything is in place to your complete satisfaction. If the car in question needs accessories fitted, or any other adjustments, it may be difficult getting this done after the purchase has been completed. Also make sure no item is left blank on the forms.

Be particularly wary of paying a deposit unless you have a 100% guarantee it's fully refundable should the deal fall through. It's a good idea to pay your deposit with a credit card so you can use the charge-back system if the dealer goes out of business before you pick up your car.

Finally, don't forget to have your insurance in place (generally via a cover

note) before driving away in your new car. As with finance, although the dealer is able to arrange insurance, you're better off doing it yourself.

Tip: For the best deal on a new car over \$10,000, call CHOICE Shopper on 1300 360 655. Cite the model and make of the car, as well as the quoted price you want to beat and your CHOICE personal subscriber number. ■

ACCESS YOUR ACCOUNT

Westpac's dedicated iPhone application

TRANSFER FUNDS

Access your PayPal account to transfer money and make payments

CONVERT CURRENCIES

Up-to-date exchange rates for more than 40 currencies



STORY ALAN DOOLEY

Ring in the changes

Few in the financial services industry could have anticipated the dramatic impact the Apple iPhone is having on consumer banking.

Convenience is at the core. Banking via a smartphone doesn't bring much new functionality – most transactions are the same as those done on a laptop or desktop computer. But smartphone users enthuse about the convenience (see Out-and-About Access, opposite). CHOICE member Sophie Clapperton sums up the benefits succinctly. "I use my iPhone for banking when I'm out or at home and can't be bothered turning on the computer."

'Always-on' internet devices

Your smartphone can visit the same websites as your home computer. What's different is that many companies, including banks, are tailoring their websites for smartphone use. "Smartphone banking has been stripped back to basics," says Charis Palmer, editor of *Online Banking Review*. "It's not exactly like the internet banking experience. Not all the same functionality is available – for example, a lot of banks don't let customers set up a new payee via smartphone banking apps because of security issues."

But stripped-back functionality isn't seen as a negative, as it reduces download times and lets customers focus on the most important activities. According to Palmer, viewing an account balance is by far the most popular smartphone banking activity, followed by paying bills and making simple transfers. Banks are also reporting a rise in "non-transactional activity", such as consumers viewing their bank and credit card account details more often than via their home computer, reducing the chance of being stung with overdraft and over-limit fees.

"Banking with an iPhone app is so convenient and easy that customers' usage is more frequent than with [PC] internet banking," says Sam Plowman, NAB executive general manager, direct banking.

NUTSHELL

Internet-enabled mobile devices are just another medium for accessing the web – but they're always at your fingertips, offering the convenience of online banking anytime, anywhere. >> Apple's iPhone is having an unprecedented impact on mobile phone banking – a trend that's likely to continue.

Internet-enabled phones are nothing new – two out of three could access online banking even before the iPhone arrived. But few people bothered to use them for this purpose. Perhaps it was the small screens, data download fees or the fact the online functions were simply too hard to use; whatever the reason, online banking was much easier on a PC or laptop computer.

Smartphones – especially the iPhone – are changing all that. NAB, for example, says the number of its web banking customers accessing their account from an iPhone grew from none to 20% in just two years. Several major banks have launched iPhone applications, or "apps".

Research by Nielsen released in April predicted banking will be among the highest growth smartphone internet services in 2010. Banking and bill paying are already the second- and third-most popular internet activities (after email), used by more than 70% of online Australians, so it's inevitable that smartphones will eventually reflect those trends.



SECURITY PRECAUTIONS

When you're using your smartphone, apply the same vigilance as with internet banking on a PC and follow the security advice provided by your financial institution.

- Only download apps from reputable and legitimate sources
- Don't store your banking password on your phone
- Lock your handset when not in use
- Don't click on website links in emails that ask you to update your banking details – bona fide banks never send such emails.

DID YOU KNOW?

Top finance apps

The most popular free finance applications downloadable through Apple iTunes include:

- Commbank Mobile Banking
- Westpac Mobile Banking
- Bank of Queensland (BOQ)
- PayPal

- Bloomberg
- St George Banking Application
- ANZ ATM Locator
- Expense Tracker
- HomeBudget Lite
- rediATM Finder
- NAB ATM

Finance apps are also available to buy. Priced between \$1-\$10, they include software tools to keep track of receipts, calculate real estate agent commissions and monitor an investment portfolio, as well as financial calculators.



Go to www.choice.com.au/smartphones for:

- A review and comparison of smartphones
- Tips on reducing your data and phone call bills.

A growing range of finance apps (see above) are also increasingly popular. ATM locators, for example, enable consumers to quickly locate their nearest ATM and avoid another bank's withdrawal fees, using the same technology as car GPS.

Which financial institutions?

Several major banks now offer an app or tailor-made website for smartphones, using fewer graphics and with stripped-back features to reduce download times and allay security concerns. Apps are usually available to download for free from Apple iTunes store.

Some smaller banks offer software tailored for mobile devices, too. While a rediATM locator is now available for download, mutual societies are lagging behind some banks – unsurprising, given their fewer financial resources. Smaller financial institutions may need to offer mobile features to stay competitive, just as they did with internet banking.

What does it cost?

Monthly fees and transaction fees are the same with mobile phone banking. The real risk to your hip pocket is your telecom bill for downloading data and making calls, particularly if you exceed the data cap on your plan. However, data costs are coming down and Wi-Fi spots in coffee shops, public libraries and fast-food restaurants allow users to access the web for free. To avoid being burned for excess data usage, see *Smartphone, Smart Use*, CHOICE, February 2010 (page 40).

What's next for smartphone banking?

Nokia is the market leader in smartphones, but iPhone is hot on its heels, having doubled its market share in 12 months. The same Nielsen research found 61% of online consumers who use a mobile phone will consider buying an iPhone in the next year. This will lead to a surge in demand for mobile banking and other financial applications.

But the developments won't be restricted to iPhones, or indeed smartphones as a category. Other phone

CASE STUDY

Out-and-about access

Susie Ashton-Davies has just started using St George's iPhone app. She says the biggest benefit is using the phone for funds transfers and bill payments, thereby avoiding credit card use and associated fees. She finds this particularly good for large transactions, such as airline ticket and accommodation bookings. "I can check balances if I'm about to make a large transaction. I can make sure cheques have been presented. I can also check if my pay has gone into my account."

Susie is unsure of any potential security risks should she lose her handset, but she takes precautions and never stores passwords on the phone. While it's inconvenient having her phone continually password-protected, she says the overall experience is positive. "It's very handy being able to check account balances without having to visit an ATM or rely on my memory. I also love being able to find an ATM in a foreign suburb, city or town."



manufacturers are launching touchscreen handsets, and Google Android will soon compete with Apple's retail arm by selling applications. Three of the Big Four banks are trialling their mobile applications for Telstra's new T-Hub device, an 18cm touchscreen connected to a Telstra fixed-phone line and Bigpond internet, which will also offer video calling.

Apple's iPad (see Consumer News, CHOICE, March 2010, page 7) is also expected to impact on online banking. Its larger screen and faster processor will make the applications even easier to use – and rather than simply upsizing them, many companies are currently redeveloping and tailoring apps for the larger screen. ■



NUTSHELL

>> You shouldn't rely on EPGs to correctly record your favourite programs, as none we tested are 100% accurate.

>> If you are going to record a program, allow for some extra time at the beginning and end to ensure you don't miss anything.

STORY CHRIS RUGGLES

EPG: Electronic program guesswork?

Electronic program guides are supposed to help you record your weekly TV fix, but how dependable are they in practice?

Timetables are like time machines – they let us see into the future and plan our lives accordingly. But like the hero of H.G. Wells' *The Time Machine*, who was never sure what would happen when he threw the lever on his contraption, our lives can go awry when the timetable isn't accurate.

So it is with electronic program guides (EPGs), the on-screen timetables for our TVs. CHOICE tested EPGs from free-to-air, Freewiew, TiVo, Foxtel and IceTV by

recording 36 programs from the five major networks over a two-week period. Using the paper guide provided in the *Sydney Morning Herald* as our starting point, we chose a variety of programs and times to get as broad a spread as possible. Unfortunately, all EPGs on test missed some of the beginning and/or end of the programs recorded, often by exactly the same amount. The free-to-air EPG, however, completely missed information on three programs and was often the last to be updated with information.

Although our sample size is small and limited to only two weeks, it confirms what many would consider common knowledge – that relying on an EPG to record your TV programs is going to end in frustration. According to our test, you will miss about 25% of beginnings, ranging from a minute or two up to seven minutes. Worse still, about a third of our recordings were missing their ends. The worst case had 10 minutes cut off the end, and of the rest, half had been cut short by more than six minutes – a lot more footage than just the closing credits.

We also looked at the Australian Communications and Media Authority's (ACMA) reports on the networks' performance regarding EPGs, and found similar results. ACMA is working with the industry on a standard that could improve the accuracy of some parts of the EPG, but until it's in place we're stuck with the current inaccuracies.

HOW WE TEST

Our tester, Scott O'Keefe, programs a digital video recorder (DVR) for each EPG. Each recording is set using only the EPG, without any padding at the beginning or end. A separate DVR is set to record each program with plenty of padding, to make sure we record the entire program and can determine when it actually begins and ends.

Once the recordings are complete, Scott checks to see if any program or part of a program has been lost, and notes by how much time the recording is out. He also copies the descriptions and other data that are displayed, such as the program's classification and whether it has closed captions and/or is a repeat.

How a free EPG gets to the screen



TV networks plan their programs many months in advance. However, they may add or delete some programs quite late, depending on negotiations for broadcast rights. Each network's programmer creates a document that is sent to an aggregator. These documents vary in format and detail, and the aggregator compiles them into a single data set and adds certain details such as parental guidance ratings, series links, cast lists and even program descriptions where necessary.

This data is then sent back to the network in a form that's ready for display. The networks or other EPG providers, such as Foxtel and TiVo, decide how often they will update the information that's broadcast. Our observations suggest this is done at least daily, but one aggregator we contacted suggested it can be done as often as every 15 minutes.

Digital TV is essentially just a stream of data. Each network has its own bandwidth – a range of frequencies within which it can broadcast data. All the data for the network's many channels is sent to you via this bandwidth in one big clump of data, known as a multiplex. The data

for each channel within the multiplex has specific markers that tell your digital video recorder (DVR), set-top box or TV on which channel it should be displayed.

The EPG data is broadcast to your DVR, set-top box or TV as part of the individual network's multiplex, and is specific to that network. Your digital device has to split the EPG data out from the rest, then compile all the programming information for each network – and each channel within that network – and present the information for all the networks on a single screen. This is why it can sometimes take a while for the EPG to update when you switch to it. Some devices may even require you to switch to the channel you're interested in to get an update.

The quality of the information in the EPG is important, because a DVR relies on this information to determine program names and when they begin and end. Even the slightest change to a series name or other essential piece of information can mean a missed recording.

New and improved?

Freeview is the marketing term for the free-to-air television stations in Australia. It is working to provide an EPG that has its own data stream, and which it claims will be much more accurate. It will make use of a new standard called MHEG5 which, among other things, will allow devices to recognise when a program has begun and ended. DVRs with a Freeview sticker currently don't support MHEG5, so if you want this new technology you'll have to buy a new DVR that has a Freeview EPG logo on it.

The restrictions that are currently in place with Freeview-labelled DVRs, such as no ad-skipping and limited copying, still apply and may even have things such as "overlay ads" included; these appear if you're fast-forwarding through an ad break in a recording and can't be removed until you press PLAY. See CHOICE Online, right, for more.

What you can do

- Check any program you want to record on the EPG on the day it's scheduled.
- When setting up a recording manually, make sure you begin the recording five minutes prior to the scheduled start time and add 20 minutes to the end time.
- Most DVRs allow you to schedule a recording directly by highlighting the program in the EPG and pressing the record button. In many cases they will also let you set up "buffers", which add a predetermined amount of extra time to the beginning and end of every recording. Use the "add five minutes before – 20 after" rule above in your DVR's auto-setup to minimise losses.
- Some EPGs such as Foxtel (www.foxtel.com.au), TiVo (www.tivo.com.au) and iCtV (www.icvtv.com.au) allow you to reschedule or set up recordings via the internet or an iPhone app – look for details on the relevant websites. ■

Our testing confirms what many already know – that relying on an EPG to record your favourite programs will end in frustration



CHOICE ONLINE

At this stage it's unclear whether DVRs without the Freeview EPG sticker will be able to access an improved EPG, but until we can compare the performance of the Freeview EPG with the rest, we suggest steering clear of Freeview-labelled products unless they're competitively priced. See www.choice.com.au/freeview for more.



STORY CECILIA LEE

For life, for real?

Major financial institutions are launching products that guarantee "income for life". Are they as secure as they claim?

NUTSHELL

>> Many Australians will run out of their own savings in the first 15 years of retirement, and need to fall back on the age pension.

>> While innovative, these "money for life" products cannot be solely relied upon for a comfortable retirement.

If you and your spouse are both aged 65, there's a 50/50 chance one of you will live to 94. Given this increase in life expectancy, the average retirement period is now longer, meaning the chances of running out of your savings during retirement are greater.

In anticipation, new retirement products have emerged that promise to pay you a set amount of "income" for the rest of your life. They have two components: an account-based pension and a lifetime income guarantee offered by a life insurer. You draw income from the account-based pension and pay a premium for the lifetime income guarantee. If your account runs out of money, the life insurer continues to pay you income until you pass away.

Why are these products needed?

According to Andrew Robertson from Macquarie Group, there is a fundamental difference between the pre-retirement phase when you're saving, and the retirement phase when you begin to draw down on your savings.



WHAT ARE THE ALTERNATIVES?

- **Account-based pensions and annuities** (also called allocated pensions) pay you a minimum amount at least annually, and payments last until the money in your account runs out. If you die, the remaining pension can be transferred to a dependant or cashed as a lump sum to the pensioner's estate.
- **Lifetime annuities and pensions** pay a fixed income, but may be increased annually in line with inflation. Payments last until you die or, if you have a reversionary beneficiary, until you both die. If you have a guaranteed period and die within that period, the remaining income payments will flow to dependants or your estate as an income stream or lump sum.
- **Fixed-term pensions and annuities** Income is fixed but may be increased annually in line with inflation. Payments last for a fixed term. If you die before the end of the fixed term, any remaining money is payable to dependants or your estate, either as an income stream or lump sum.

Source: www.fido.gov.au

All retirees are exposed to the "sequence of returns" – if your investment performs badly in the early years of your retirement, you may never recover from it. If you were drawing down retirement income (dependent on investment returns) during the 2008 global financial downturn, for example, this would have reduced your account balance significantly. In the pre-retirement phase it is "the time in the market that matters"; since you're not drawing down your savings, the volatility in your investment's performance is not as relevant to you, so long as it gives you a good return over time.

The annual income from these products is set and will never decrease. It may even increase when investments perform well – see the graphs, right, for an illustration.

Too good to be true?

There are some limitations to these products. Firstly, there is a cap on how much you can draw out every year. This varies between 4%-5% of the amount of your guarantee base, which starts as the value of your investment. If, for example, you invest \$100,000, you could draw down \$5000 (five per cent) per year. So considering the average personal savings (including superannuation) for those aged 55-64 is \$229,000 for males and \$149,000 for females, these products alone will not be able to provide an adequate income.

Secondly, they do not automatically account for inflation. There is a safeguard within these products whereby your investment balance is reviewed every year and, if it is higher than your original investment, your guarantee base will increase in line with the higher investment balance. However, there is no guarantee that your original investment will actually increase in value and thus the amount you draw down per year is not guaranteed to increase every year and/or in line with inflation.

Where to from here?

Before making any decisions about your retirement finances, consult an accountant or financial advisor, or make an appointment with Centrelink for advice on planning the most favourable retirement. The National Information Centre on Retirement Investments (NICRI) is another government-funded service that can assist you. Visit www.nicri.org.au or call 1800 020 110. ■

How do these products compare?

The fees these products charge and the maximum amount you can draw down each year vary (see table below). You need to invest your money in the allocated pension product by AXA and ING, whereas Macquarie only offers the Lifetime Income Guarantee through the self-managed superannuation fund structure.

The following calculations are based on a couple, Sally and Tom, both 65 and retiring this year. Tom is expected to live to age 87 and Sally to age 90. They live in their own home and have personal savings of \$500,000, of which they decide to invest \$300,000 into one

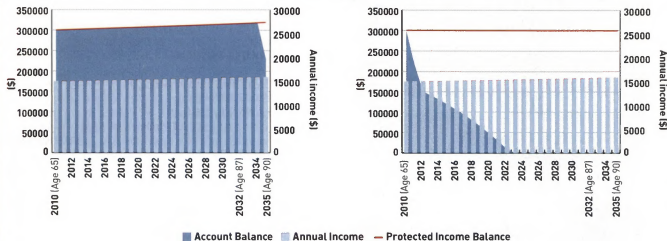
of these "income for life" products.

In the first year of investment, Sally and Tom will receive an annual income of \$15,000 from ING and AXA, and \$18,000 from Macquarie. The difference is because Macquarie applies a bonus rate, which may decrease after the first five years. For all three products, the premium ranges between 1.1% and 2.15% per year, which in Sally and Tom's case can work out to between \$3300 and \$6450 in the first year alone.

Lifetime annuities (a comparable product) also provide an income for life, although their popularity has waned significantly since

changes to the government's means test for the age pension came into effect. If Sally and Tom were to invest the same \$300,000 into a lifetime annuity with ComInsure, they will receive \$18,863 per year for the rest of their lives. The downside of the lifetime annuity is that Sally and Tom are unable to withdraw from the annuity outside the guaranteed period. And if they have chosen a nil guaranteed period or the period has expired, there'll be nothing left for their estate when they both die. To see which other retirement products are available, see What Are the Alternatives?, opposite.

Using ING's MoneyForLife, we can see the impact of "sequence of returns" on Sally and Tom's account balance.



NOTE: The graph on the left presumes consistent return of 8% pa for all years until the last two of Sally's life, where there's a negative return of -20% pa. The graph on the right presumes a negative return of -20% pa for the first two years (as would have happened during the 2008 global financial downturn), followed by a consistent return of 8% pa. 8% is selected based on ASIC's retirement planner's assumed return for a balanced investment option (www.fido.gov.au).

RETIREMENT INCOME PRODUCTS COMPARED

Institution / product	Minimum initial investment (\$)	Maximum investment not subject to approval (\$)	Income rate (percentage of guarantee base to be paid per annum)*	Guarantee fee (per annum)	Reversionary beneficiary fee (per annum)	Administration fee (per annum)	Establishment fee (of initial investment)	Investment fee (per annum)	Contact
AXA North	20,000	2,000,000	5%	1.20% – 2.15% (B)	0.50% (E)	0.50% – 0.95% (E)	na	0.22% – 1.52% (B)	north.axa.com.au
ING MoneyForLife	50,000	1,000,000	5%	1.15% – 1.45% (C)	0.47% (D)	na	na	0.95% – 1.05% (B)	ing.com.au
Macquarie Lifetime Income Guarantee Policy	50,000	1,000,000	4% to 6% (A)	1.1% (D)	0.50% (F)	na	1%	1% (G)	macquarie.com.au

TABLE NOTES na Not applicable. * Assume investor is 65 or older. (A) Base rate of 4% with a lifestyle bonus rate of 2% for the first five years of investment. On each investment anniversary (on and from the 5th investment anniversary), if the account balance is less than 80% of guarantee base, lifestyle bonus rate will decrease by 0.5%. (B) Depending on the investment option and based on the account balance. (C) Depending on the investment option and based on the protected income balance. (D) Based on the protected income balance. (E) Based on the account balance. (F) Based on the protected income balance and includes estate protection option fee. (G) A rebate of 0.25% pa applies to balances over \$250,000.



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large conditioners			Domestic airlines	May	Home theatre systems	Dec/Jan	PCs, all-in-one & net-tops	Jun
large split-system	Oct, Apr		Drills, cordless	Sep	Hospital insurance	Aug	Pet insurance	Jun
portable	Nov		DVD recorders	Sep			Pharmacies	Jun
Airlines, satisfaction	Apr, May		OVRs	Apr	Insurance		Phones	
ANCAP update	May				car, health, extras & combined	Feb	cordless landline	Aug, Feb
Appliance reliability	May				home & contents	Nov, Feb	smart	Jun
Babies and children			Ebook readers	Jun	hospital	Aug	Phone cards	Oct
children's bikes	Dec/Jan		Electricity providers	May	life	Mar	Pizzas	Apr
children's products	Sep		Electronic program guides	Dec/Jan	pet	Jul	Plastic food containers	Feb
coats	Oct		Esiskies		travel	Jul	Pressure cleaners	Apr
strollers	Nov, Dec/Jan*		Espresso machines		International airlines	Apr	Program guides, electronic	Jun
Banking			Family tree software	May	ISPs		Printers	
low-fee accounts	Apr		Fans, ceiling	Sep	billing	Mar	all-in-one	Mar
mobile phone	Jun		Fines, driving	Oct	satisfaction	Nov	colour laser	Feb
satisfaction	Oct		Food					
Barbecues, gas hooded	Dec/Jan		bread, wholegrain	May*	Juicers	Jul	Radios, digital	Jul, Apr
Benchtop mixers	Aug		endorsement schemes	Mar			Refrigerators - see Fridges	
Bikes			fresh potato products	Jul	Knife sharpeners	Jul	Retirement income products	Jun
children's	Dec/Jan		genetic modification	Mar			Reverse mortgages	Oct
children's seats, trailers	Jul		mayonaisse	Nov	Landline phones	Aug, Feb		
blankets, electric	Jun		meat pies	Jun	Laptop computers	Oct	Screening tests, health	Apr
Baby fat scales	Nov		meat milk	Aug	Laser printers, colour	Feb	Set-top boxes	Apr
Bottle shops	Jun		organic meat	Aug	Laundry detergents	Nov	Shares	Feb
Breathalyzers, personal	Sep		pizzas	Apr	Lawnmowers	Nov	Shopping, psychology	Apr
Broadband billing	Mar		plastic containers	Feb	Legal billing	Aug	Shelf-stable meals	Aug
			shelf-stable meals	Feb	Lenses, sound	Aug	Simmer sauces	Aug
			simmer sauces	Aug	Life insurance	Mar	Smartphones	
			stock, chicken	Oct	Low-fee bank accounts	Apr	handsets	Feb
			sugar	May	Loyalty cards	Feb	operating systems	Jun
			tomatoes	Oct			social alarms	Mar
			trans fats	Jul	Mayonaisse	Nov	Spice media	Feb
			Food endorsement schemes	Mar	Meat, organic	Jun	Software, family tree	May
			Food labelling	Sep	Meat pies	Aug	Solar (PV) panels	Aug
			Food processors	Sep	Media players (MP3s)	Nov	Sparkling wine	Dec/Jan
			Food steamers	Nov	Medications	Aug	Standy energy	Oct
			Four-slice toasters	Apr	Milk	Sep	Stock, chicken	Oct
			Freezers, chest	Aug	Microfibre cloths	Feb	Strollers	Nov, Dec/Jan*
			Fridges	Sep, Apr	Mineral foundations	Oct	Sustainable living	Jun
			Frypans, non-stick	May	Mini hi-fi	Sep	Supermarkets	Apr
			Funerals	Feb	Mixers, benchtop	Aug	psychology	Dec/Jan
					Mobile phone banking	Jun	survey	
			Gardening, sustainable	Sep	Mobile phones	May	Tax tips	Jul
			Gastric banding	Sep	Money	Oct	Telephones - see Phones	
			Genetically modified food	Mar	banking survey	May	Televisions	
			Goggles, swimming	Dec/Jan	commission refunders	Nov	81cm	Mar
			GP's		complaints resolution	May	94cm	May
			in-car	Dec/Jan	electricity costs	May	117cm	Sep
			iPhone app	May	legal billing	Jun	Toasters, four-slice	Apr
			Green Challenge (Part 1)	Jun	mobile phone banking	Jun	Toddler products	Sep
			Grocery shopping online	Jun	options trading	Sep	Tomatoes	Oct
			Ground coffee	Dec/Jan	retirement income products	Jun	Toothpaste	Aug
			Gyms, cheap home	Nov	reverse mortgages	Oct	Trans fats	Jul
					tax tips	Jul	Travel agents	Jun
			Hair dryers	Aug	Nappies	May	insurance	May
			Headphones, noise-cancelling	May	Net-tops & all-in-one PCs	Dec/Jan	Tyres	Jul
			Health		Novelty cooking gadgets			
			cheap home gyms	Nov	Online		Vacuum cleaners	Jul, Nov, Feb, Jun
			cold & flu remedies	May	complainng	Feb	bag/bin	
			doctor/patient relationships	May	grocery shopping	Mar	Washing machines	Aug, Mar
			gastric banding	Feb	retailers	Nov	Weddings	Dec/Jan
			heart care	May	swap & swap	Sep	Will kits	Apr
			medications	Aug	travel agents & services	Sep	Wine, sparkling	Dec/Jan
			myths	Dec/Jan	Options trading	Sep		
			organ donation	Jun	Organic meat	Aug	Yoghurt, premium	Oct
			screening tests	Apr	Ovens, double	Oct		
			state rate monitors	Dec/Jan			Zoom lenses	Aug
			Heaters	Jun				</

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The winners of this month's best entry are the Clapperton family, who'll be checking use-by dates a little more carefully from now on. Thanks also to D. Webster, M. Sayers, S. Grieve, L. Howells, S. Kingston, P. Adams, D. O'Dea, J. Schindler, A. Thompson and J. Thomas for their contributions to this month's Hard Word. If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. Please don't email us your entries - we need the unmarked originals.



Silent Garden Mulcher

- Induction motor • Sound level: 106dB •

PEACEFUL AS A 747
At 106dB, this "silent" garden mulcher rates somewhere between a jackhammer and a rock concert. Makes you wonder how loud a "noisy" one would be.

• Completely Harmless

SO, ALMOST COMPLETELY HARMLESS...

...if you don't aim at people or animals, you're not under 3 years of age and (presumably) not a potato.



- Hours of fun
- Completely Harmless
- Sturdy Construction

SWELL!

IF YOU DO WANT A BBQ CHICKEN DINNER AT HALF-PRICE...
...Try looking somewhere else.

AGED, AGED PARMESAN



NOW THAT'S NICHE MARKETING!
At last, something to appeal to lizards, wasps and spiders at the local supermarket.



RUMOURS OF HIS DEATH...
Mark Twain's quote originally applied to watermelon, not frozen cheesecake. But maybe Mr Twain is alive and well, sitting around the Sara Lee kitchens chowing down on strawberry cheesecake with Elvis Presley, Marilyn Monroe and Amelia Earhart.



I CAN'T BELIEVE IT'S NOT HAM AND CHEESE!
This pasta snack may contain traces of nuts, crustacea, sesame, egg and, yes, even cheese - but ham is sorely wanting.